

TOWN *of* GILFORD

Annual Reports

Year Ending December 31, 1948

ANNUAL REPORTS

of the

SELECTMEN, TREASURER, TAX COLLECTOR,
LIBRARY TRUSTEES, SCHOOL BOARD AND
TRUSTEES OF TRUST FUNDS

of the

TOWN OF GILFORD

for the

YEAR ENDING DECEMBER 31, 1948

Also a Tabular Statement of
Births, Marriages, and Deaths

ROBERT A. FOSS
PRINTER
LACONIA, N.H.

352.07
647
1948

TOWN OFFICERS

MODERATOR

ARTHUR A. TILTON

TOWN CLERK

LORRAINE ROYCE

SELECTMEN

MAURICE W. SAWYER BERTRAND F. AMES
W. LYMAN PETERS

TREASURER

ARTHUR H. LORD

HIGHWAY AGENT

LEWIS DOW

COLLECTOR OF TAXES

ARTHUR P. GERRY

SUPERVISORS

STUART VINCENT AUGUSTINE S. FRANCIS
CARLTON L. ELSNER

TRUSTEES OF PUBLIC LIBRARY

HELEN D. WATSON BERTRAND F. AMES
BARBARA A. SMITH

TRUSTEES OF TRUST FUNDS

LENA D. WEEKS MAURICE W. SAWYER
RAY C. WATSON

AUDITORS

WILLIAM S. LORD MARGARET J. FRANCIS
TODD WALLACE

REPRESENTATIVE TO GENERAL COURT

LENA D. WEEKS

CHIEF OF POLICE

HERMAN E. OLSEN

OVERSEER OF THE POOR

LORRAINE ROYCE

CHIEF OF FIRE DEPARTMENT

ROY T. PAGE

FIRE ENGINEERS

RAY C. WATSON AUGUSTINE S. FRANCIS

INVENTORY APRIL 1st, 1948

Land and Buildings	\$2,268,355.00
Electric Plants	59,410.00
Growing Wood and Timber	27,340.00
55 Horses	5,800.00
1 Asses and Mules	50.00
4 Oxen	600.00
429 Cows	51,770.00
154 Other Neat Stock	12,200.00
68 Sheep and Goats	680.00
16 Hogs	400.00
2986 Fowls	3,830.00
1 Portable Mill	1,000.00
76 Boats and Launches	35,250.00
15 Fur-Bearing Animals	150.00
Wood and Lumber	48,140.00
Gasoline Pumps and Tanks	3,025.00
Stock in Trade	6,550.00
	<hr/>
	\$2,524,550.00
Amount of Property Exemption to Soldiers	77,860.00
	<hr/>
	\$2,446,690.00

APPROPRIATIONS AND ASSESSMENTS

Town Charges	\$ 7,000.00
Fire Department	4,500.00
Town Road Aid	560.78
Town Maintenance	15,000.00
Laconia Hospital	200.00
Ridgewood Avenue	1,500.00
Dockham Shore Road	1,500.00
Tar and Grading	500.00
Control of White Pine Blister Rust	400 00
Police Department	1,500 00
Additional Town Barn	2,500.00
Maintenance of Gilford Beach	800.00
Glendale Wharf	800 00
Town Planning Board	500.00
Lakes Region Association	225 00
Saltmarsh Pond Road	1,500.00
New Equipment	5,000.00
Libraries	800.00
Town Poor and Age Assistance	4,500.00
Memorial Day	100.00
Old Home Day	250 00
Abandoned Cemeteries	100.00
Interest	110.00
Payment on Principal of Debt	2,500 00
County Tax	7,277 62
Appropriation for Schools	35,610.71
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Total Town and School Appropriations	\$ 95,234.11

Less Estimated Revenue and Credits:

Interest and Dividend Tax	3,638.27	
Railroad Tax	17.98	
Savings Bank Tax	489.82	
Motor Vehicle Permit Fees	2,369.85	6,515.92

88,718.19

Plus Overlay	4,162.69	
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92,880.88

Poll Taxes at \$2.00	1,130.00	
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Amount to be raised on which tax rate to be fig'd 91,750.88

Inventory exclusive of exemptions \$2,446,690.00

Taxes per \$100 for all purposes 3.75

Amount Exempted to Soldiers 77,860.00

FINANCIAL REPORT

of the Town of Gilford in Belknap County
for the Fiscal Year Ended December 31, 1948

This is to certify that the information contained in
this report was taken from official records and is complete to the best of our knowledge and belief.

MAURICE W. SAWYER,
BERTRAND F. AMES,
W. LYMAN PETERS,
Selectmen.

ARTHUR H. LORD,
Treasurer.

ASSETS

Cash in hands of Treasurer	\$13,634.46
Accounts Due to the Town:	
Water Works	12.63
Unredeemed Taxes:	
Levy of 1947	298.91
Previous Years	710.09
Uncollected Taxes:	
Levy of 1948	17,860.54
Levy of 1947	4.00
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Total Assets	\$32,520.63
Excess of liabilities over assets (Net Debt)	6,087.53
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Grand Total	\$38,608.16

LIABILITIES

Accounts Owed by the Town:

Unexpended Balance of Appropriations:

Tar	\$ 428.00
Dockham Road	490.30
Glendale Wharf	331.95
Ridgewood Avenue	632.40
Town Shed	2,500.00
Town Beach	183.79
Cemeteries	60.00
Laconia Hospital	200.00
Lakes Region Assn.	225.00

Due to School Districts:

Dog licenses	446.01
Balance of Appropriation	15,610.71

Outstanding Temporary Loans in

Anticipation of Taxes	10,000.00
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Long Term Notes Outstanding:

Town Road Equipment	6,000.00
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Trust Funds, Amount of Principal

Used by Town:

Town Water Works	1,500.00
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Total Liabilities	<u>\$38,608.16</u>
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Net Debt—December 31, 1947	\$10,550.68
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Net Debt—December 31, 1948	16,638.21
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Increase—Debt	<u>\$ 6,087.53</u>
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Purpose for which debt was created:—Overdrafts and
Road Equipment.

RECEIPTS

Current Revenue—From Local Taxes:

(Collected and remitted to Treasurer)

Property Taxes—Current Year \$74,659.44

Poll Taxes—Current Year

Regular @ \$2 721.50

Nat'l. Bank Stock Taxes 2.00

Total Current Year's Taxes Collected

and Remitted \$75,382.94

Property Taxes—Previous Years 11,069.73

Poll Taxes—Previous Years

Regular @ \$2 338.00

Poll Taxes— Previous Years

Special @ \$3 3.00

Interest received on Taxes 227.42

Tax sales redeemed 904.56

From State:

Interest and dividend tax 3,715.43

Railroad tax 19.69

Savings bank tax 342.81

Building and loan assn. tax,

Refund Fire Dept. 63.90

Reimbursement a/c State and

Federal forest lands 51.09

Sale of Brockway Truck 80.00

Fighting forest fires 246.28

Bounties 40.00

Sale of Federal Truck & Plow 2,000.00

From Local Sources, Except Taxes:

Dog licenses 506.49

Filing Fees 4.00

Rent of town property 15.00

Income from departments,

Refund Town Roads 715.22

Appropriations to general municipal funds from municipally owned utilities	488.04
Registration of motor vehicles,	
1947 Permits	55.56
1948 Permits	3,195.82
1949 Permits	50.55
	<hr/>
Total Current Revenue Receipts	99,515.53
Receipts Other than Current Revenue:	
Temporary loans in anticipation of taxes during year	\$25,000.00
Long term notes during year	6,000.00
Refund Police Dept.	23.10
Refund Sale of Cement	6.43
Refunds—Memorial Day Appr.	6.13
Trust funds	100.00
Sale of town property	450.00
	<hr/>
Total Receipts Other than Current Revenue	31,585.66
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Total Receipts from All Sources	\$131,101.19
Cash on hand January 1, 1948	12,743.12
	<hr/>
Grand Total	\$143,844.31

PAYMENTS

Current Maintenance Expenses:

General Government:

Town officers' salaries	\$2,718.31
Town officers' expenses	1,157.72
Election and registration expenses	237.98
Expenses town hall and other	
town buildings	761.11

Protection of Persons and Property:

Police department	1,541.80
Fire dept., including forest fires	4,443.03
Moth extermination—Blister rust	400.00
Bounties	40.00
Damage by dogs	60.48

Health:

Town Dump	250.20
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Highways and Bridges:

Town Road Appr.—Tar	72.00
Town Maintenance	2,181.50
Street lighting & sprinkling	349.06
General Expenses of Highway	
Department	15,944.77

Libraries:

Libraries	800.00
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Public Welfare:

Old age assistance	2,580.69
Town poor	2,056.63
Planning Board	500.00

Patriotic Purposes:

Memorial Day, Old Home Day	350.00
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Recreation:

Parks and playgrounds	616.21
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Public Service Enterprises:

Appr. to water and elec. utilities	283.00
Cemeteries	40.00

Unclassified:

Damages and legal expenses	41.88
Taxes bought by town	503.91
Auto Permits Refund	1.99

Total Current Maintenance Expense	\$37,932.27
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Interest:

Paid on temporary loans in anticipation of taxes	\$406.25
Paid on long term notes	80.00
Paid Ministerial Fund	81.60
Paid on principal of trust funds used by towns	50.00

Total Interest Payments	617.85
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Outlay for New Construction and

Permanent Improvements:

Highways and Bridges—

Town construction—T.R.A.	\$ 583.03
Saltmarsh Pond Road Appr.	1,500.00
Dockham Shore Road	1,009.70
Glendale Wharf	468.05
Ridgewood Ave.	867.60
Lands and buildings	30.00
New equipment	
Highway	10,925.36
Other	130.00

Total Outlay Payments	15,513.74
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Indebtedness:

Payments on temporary loans in anticipation of taxes	\$25,000.00
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Payments on long term notes	4,000.00	
Payments to trustees, trust funds	500.00	
Total Indebtedness Payments		29,500.00
Payments to Other Governmental Divisions:		
Special Poll Taxes @ \$3 paid		
to State	\$	3.00
Taxes paid to County		7,277.62
Payments to School Districts		
Approp.		39,186.00
Dog Lic.		179.37
		<hr/>
Total Payments to Other Governmental Divisions		46,645.99
		<hr/>
Total Payments for all Purposes		\$130,209.85
Cash on hand Dec. 31, 1948		13,634.46
		<hr/>
Grand Total		\$143,844.31

SCHEDULE OF TOWN PROPERTY

Description	Value
Town Hall, Lands and Buildings	\$ 6,100.00
Furniture and Equipment	1,200.00
Libraries, Lands and Buildings	6,000.00
Furniture and Equipment	1,500.00
Fire Department, Equipment	7,000.00
Highway Department, Lands and Buildings	4,000.00
Equipment	18,000.00
Parks, Commons and Playgrounds	1,270.00
Water Supply, if owned by Town	7,000.00
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Total	\$52,070.00

 DETAILED STATEMENTS OF PAYMENTS

Detail No. 1

Town Officers Salaries:

Maurice W. Sawyer, Selectman	421.00
Bertrand F. Ames, Selectman	388.00
W. Lyman Peters, Selectman	396.00
Arthur H. Lord, Treasurer	150.00
Arthur P. Gerry, Tax Collector	879.23
Lorraine Royce, Town Clerk	404.08
Margaret L. Francis, Auditor	10.00
William S. Lord, Auditor	10.00
Todd Wallace, Auditor	10.00
Lena D. Weeks, Copying Trust Funds.....	50.00

 2718.31

Detail No. 2

Town Officers Expenses:

W. Lyman Peters, Expenses	30.00
Maurice W. Sawyer	25.95
Arthur H. Lord, Labor on Books & Stamps	207.20
Recording & Statistical Corp.	3.50
U. S. Auto & Truck Guide,	4.50
Lena D. Weeks,40
Charles Raymond, 343 Transfer Cards	68.60
Robert A. Foss, Printing Town Reports	195.75
Hammond Agency, Office Bonds	94.50
N. H. City & Town Ass'n	2.00
Vera N. Holmes, Reg. Probate20
Carroll Stafford, Reg. Probate90
McDuff Marine Corp.	6.00
Arthur P. Gerry, Ins. on Employees	17.36
Lewis Dow, Expenses	19.17
Muriel Harris,	60.00
Brown & Saltmarsh, Vouchers	54.75
Richard O. Hawkins, Engineering	39.75

E. C. Eastman & Co., Office Supplies	57.10
Citizen Pub. Co., Printing	204.40
Maher's Book Store, Supplies	11.32
Barbara Smith, Printing Signs	17.00
Lorraine Royce, Expenses	46.87
Nightswander & Lord, Legal Services	5.55
Women's Circle, Serving Lunch	22.00

 1,194.77

Detail No. 3

Election and Registration:

Moderator, Arthur Tilton	16.00
Supervisor, Arthur P. Gerry	40.00
Supervisor, Stewart Vincent	18.00
Supervisor, Augustine Francis	28.00
Supervisor, Harvey E. Rand	8.00
Ballot Clerk, Arthur H. Weeks	8.00
Ballot Clerk, Samuel Smith	12.00
Ballot Clerk, Frank Smith	8.00
Ballot Clerk, Archie MacDonald	12.00
Ballot Clerk, Norman Richardson	4.00
Ballot Clerk, Sylvia Morin	4.00
Constable, Dr. V. A. Roach	8.00
Constable, Rev. Paul Hostether	8.00
Citizen Pub. Co., Printing	3.38
Lorraine Royce	18.60

 225.98

Detail No. 4

Protection of Persons and Property:

Appropriation	\$1,500.00
Herman E. Olsen	\$1,443.90
Sylvia Morin	24.50

Frank Smith	20.20	
Roy T. Page	13.30	
Ray C. Watson	12.80	
Clarence Dame	4.00	
Alden Camm	4.30	
Carl Dolloff	2.40	
Augustine Frances	10.00	
Martin Hall	6.40	
	<hr/>	
	1,541.80	
Refund		41.80
		<hr/>

Detail No. 5

Fire Department:

Appropriation		4,500.00
Roy T. Page	95.40	
Milo Bacon	2538.84	
Payroll	321.76	
Gordon Langell	78.00	
Harold Wilkinson	79.50	
New Eng. Tel. and Tel.	281.04	
Pynn Inc., Repair of Trucks	98.83	
Laconia Water Co.,		
Hydrant Rental	50.00	
Norman G. Pynn	46.60	
Arthur P. Gerry, Ins.	109.29	
Depot Square Supply Co.	66.53	
McDuff Marine Co., Repairs ..	39.23	
Granite Street Garage		
Repairs on Pumps	202.37	
Mass Bonding Ins. Co.	195.00	
Frank A. Dill	148.39	
State Treasurer,		
New Equipment	29.13	

John H. Foster, New Equipment	49.00
Laconia Milling Co., Lumber	14.12
Frank A. Dill, (Portable Pumps 1947)	548.45
	<hr/>
	4,991.48
Refund	390.18
	<hr/>
	\$4,601.30
Over Draft	101.30

Detail No. 6

Town Roads Payroll:

Appropriation	\$15,000.00
Lewis Dow	2,238.45
Norman Guay	1,937.58
Tom Hunt	1,896.10
Carroll Aiken	1,864.50
Willard Reed	948.80
Harold Haskell	1,078.40
John Dow	244.00
Harry Bean	121.60
Sam Grant	22.00
Hal Dolton	49.60
Jordon Bacon	50.40
Ben Frohock	28.80
Carl Welburg	3.20
Evrett Batchelder	9.60
Joseph Snneau	18.90
Stanton Buzzle	42.50
Harold James	17.60
Arthur Gerry, Insurance	180.54
Laconia Milling, (Lumber) ...	176.03
Milo Bacon, Welding	164.40
Norman G. Pynn	619.61
Carlson Motor Sales	124.79

Penn Hamp Oil Co.	106.80	
R. C. Hazelton	401.94	
Archie McDonald	32.00	
Simeon Lacy, Tires & Tubes ..	335.22	
Texas Oil Co.	1,581.00	
Carrigan Bros.	3.30	
Socony Vacuum Co.	166.79	
Joseph LaBranche	36.00	
Laconia Water Co	14.00	
Prison Industries	118.40	
Cooks Lumber Co.	2.00	
Manchester Sand & Gravel	13.49	
Budd Whitehouse	12.02	
Laconia Airport Authority	39.00	
George Curley	136.00	
E. D. Ambrose	172.80	
John Dow & sons	64.26	
Depot Square Auto Co.	66.50	
Pynn's Garage Inc.	135.13	
Homer Dutile	20.00	
Ray Road, Equipment	55.21	
Lakes Region Feed & Supply..	24.00	
Spears Welding	17.81	
Coll. Internal Revenue	443.60	
McDuff Marine Co.	2.40	
N. H. Explosive	85.00	
Dicks Texaco Service	22.70	
	<hr/>	
	15,944.77	
Refund from Town Roads		715.22
		<hr/>
Over Draft		229.55

Detail No. 7

Water Works:

Public Service	282.27
Express73

 \$283.00

Detail No. 8

Street Lighting:

One half of Lake Ave.	55.00
Public Service Co.	294.06

 \$349.06

Detail No. 9

Public Beach:

Appropriation	\$800.00
Jack Ross, Life Guard	431.05
J. R. Perley, Diving Board	10.00
Story Drug Store, Supplies	5.83
Irwin Corporation, Life Rings ..	4.75
Public Service	18.52
Rex Swain	31.86
Lorraine Royce, Beach	
Permits	25.20
Frank Smith, Police	19.20
Sylvia Morin, Police	18.40
Payroll	51.40

 616.21

Unexpended Bal.	\$183.79
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Detail No. 10

Glendale Wharf:

Appropriation	\$800.00
Laconia Milling Co.	28.23
Public Service Co.	14.62
Rev Swain	18.50

Milo Bacon, Gravel	51.00	
Collector Internal Revenue	1.90	
Payroll	353.80	
	<hr/>	
	468.05	
Unexpended Bal.		\$331.95

Detail No. 11

Dockham Shore:		
Appropriation		\$1,500.00
Payroll	\$724.50	
George Curley	197.60	
Collector Internal Revenue	13.10	
Laconia Airport Authority,		
Gravel	74.50	
	<hr/>	
	1,009.70	
Unexpended Bal.		490.30

Detail No. 12

Ridgewood Ave.:		
Appropriation		\$1,500.00
Payroll	786.00	
Gordon Libby, Gravel	60.00	
Charlie Gove, Gravel	21.60	
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	867.60	
Unexpended Bal.		\$632.40

Detail No. 13

General Expense:		
Arthur Gerry,		
Workmen's Compensation Ins.		\$342.69
Cooks Lumber Co.		158.37
New Eng. Tel. & Tel. Co.		106.66
Milo Bacon, Welding		210.03

Chas Gove	114.31
Penn Hampshire Oil Co.	143.62
Lakes Region Feed & Supply Co., Salt	108.00
Scott Machine Co.	77.39
Maher's Book Store, Typewriter	156.35
State Highway Garage	62.85
R. C. Hazelton Co.	79.49
Sears & Roebuck Co. (20 rods wire)	29.50
Village Store	57.44
Hopkins & Barlow	58.65
W. D. Huse Inc	39.27
W. D. Huse & Sons	39.35
Gilbert & Tardiff	36.00
Public Service Co.	46.76
Lacey's Tire & Battery Service	79.86
J. A. Dickner	31.00
N. H. Explosive Co.	27.79
Lewis Dow, Expenses	34.62
H. Bickford Co.	11.92
Laconia Hardware Co.	29.63
Laconia Electric Co.	3.65
Spears Welding	3.00
A. D. Clough	5.00
F. S. Willey Inc., Express	6.37
Ray Road Equipment	13.50

 \$2,181.50

Detail No. 14

Town Dump:

Payroll	\$250.20
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Detail No. 15

Gilford Planning Board:

Appropriation	\$500.00
Paid Treasurer of Planning Board	\$500.00

Detail No. 16

Tar Appropriation	\$500.00
Harold E. Tefft, Tar & Labor	72.00

Bal.	\$428.00
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Detail No. 17

Town Hall and Other Buildings:

Insurance on Town Barn	\$ 56.00
Paint & Labor on Town Hall	385.53
Rex Swain	3.00
Boulia & Gorrell Co.	48.64
Maurice W. Sawyer	63.50
Peter Dutile	71.40
Novicke Signs	27.00
N. G. Higgins, Labor	15.00
Diamond Match	21.60
Hopkins & Barlow	69.44

\$761.11

Detail No. 18

White Pine Blister Rust:

Appropriation	\$400.00
Expended	\$400.00

Detail No. 19

Abandoned Cemeteries:

Appropriation	\$100.00
Expended	40.00

Bal. Unexpended	\$ 60.00
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Detail No. 20

Appropriation for Addition to Town Barn ..	\$2,500.00
Bal. Unexpended	\$2,500.00

Detail No. 21

T. R. A. State and Town :	
Bal. from State, 1947	8.81
Appropriation State, 1948	2,243.12
Appropriation Town, 1948	560.78
	<hr/>
	\$2,812.71
Over Draft By Town	22.25

Detail No. 22

Road To Saltmarsh Pond:	
Appropriation	\$1,500.00
Expended	\$1,500.00

Detail No. 23

Appropriation	\$4,500.00
Old Age Assistance	\$2,580.69
Belknap Country Home	1,145.50
Hospital Care	516.73
Fuel	142.00
Food & Clothing	128.50
Care of Children	79.90
Medical Aid	44.00
	<hr/>
	4,637.32
Refund (Julia Ladd Fund)	100.00
	<hr/>
	\$4,587.32

Detail No. 24

New Equipment:

T. W. D. Truck	\$6,745.00
Snow Plow	2,187.36
	<hr/>
	8,932.36
Sale of Federal Truck	2,000.00
	<hr/>
	6,932.36
Appropriation	5,000.00
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Bal. Due	\$1,932.36

REPORT OF THE TAX COLLECTOR

For the Year Ended December 31, 1948

Summary of Warrant

Levy of 1948

DR.

Taxes Committed to Collector:

Property Taxes	\$91,750.88
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Poll Taxes	1,130.00
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Total Warrant	\$92,880.88
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Added Taxes:

Property Taxes	1,027.50
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Poll Taxes	24.00
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Interest Collected	.14
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Total Debits	\$93,932.52
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CR.

Remittances to Treasurer:

Property Taxes	\$74,659.44
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Poll Taxes	721.50
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Interest Collected	.14
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Abatements	690.90
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Uncollected Taxes as per Collector's List:

Property Taxes	17,496.04
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Poll Taxes	364.50
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Total Credits	\$93,932.52
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Levy of 1947

DR.

Uncollected Taxes—As of January 1, 1948:

Property Taxes	\$11,121.90
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Poll Taxes	368.00
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	\$11,489.90
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Interest Collected During Fiscal	
Year Ended Dec. 31, 1948	227.28
Added Taxes:	
Property Taxes	59.50
Poll Taxes	26.00
Total Debits	<u>\$11,802.68</u>

CR.

Remittances to Treasurer During Fiscal	
Year Ended Dec. 31, 1948:	
Property Taxes	\$11,069.73
Poll Taxes	328.00
Interest Collected During Year	227.28
Abatements Made During Year	173.67
Uncollected Taxes as per	
Collector's List:	
Poll Taxes	4.00
Total Credits	<u>\$11,802.68</u>

Levy of 1946

DR.

Uncollected Taxes as of Jan. 1, 1948:	
Property Taxes	\$ 6.00
Poll Taxes	12.00
Total Debits	<u>\$18.00</u>

CR.

Remittances to Treasurer During	
Fiscal Year Ended Dec. 31, 1948:	
Poll Taxes	\$ 8.00
Abatements Made During Year	10.00
Total Credits	<u>\$18.00</u>

Levy of 1945

DR.

Uncollected Taxes as of Jan. 1, 1948:

Property Taxes	\$ 9.22
Poll Taxes, Regular @ \$2.00	4.00
Poll Taxes, Special @ \$3.00	6.00

Total Debits

\$19.22

CR.

Remittances to Treasurer During

Fiscal Year Ended Dec. 31, 1948:

Poll Taxes, Regular @ \$2.00	\$ 2.00
Poll Taxes, Special @ \$3.00	3.00
Abatements Made During Year	14.22

Total Credits

\$19.22

Levy of 1943

DR.

Uncollected Taxes as of Jan. 1, 1948:

Property Taxes	\$2.32
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CR.

Abatements Made During Year

\$2.32

SUMMARY OF TAX SALES ACCOUNTS AS OF DECEMBER 31, 1948

DR.

Tax Sale on Account of Levies of:

	1947	1946	1945	1944	1943	1942	1941	1940	Previous Years
Taxes Sold to Town During Current Fiscal Year	\$508.91								
Balance of Unredeemed Taxes— January 1, 1948		\$ 73.14	\$250.76	\$ 94.38	\$ 46.70	\$186.54	\$254.06	\$119.63	\$280.14
Interest Collected After Sale	1.40	5.11	27.88	13.76	15.33	20.40	20.00	27.26	
TOTAL DEBITS	\$510.31	\$ 78.25	\$278.46	\$108.14	\$ 62.03	\$206.94	\$274.06	\$146.89	\$280.14

CR.

Remittances to Treasurer During Year	\$211.40	\$ 65.44	\$176.66	\$108.14	\$ 62.03	\$129.14	\$ 90.19	\$ 61.56	
Abatements—During Year		12.81						19.03	
Unredeemed Taxes at Close of Year	298.91		101.93			77.80	183.87	66.30	\$280.14
TOTAL CREDITS	\$510.31	\$ 78.25	\$278.64	\$108.14	\$ 62.03	\$206.94	\$274.06	\$146.89	\$280.14

ARTHUR P. GERRY,
Tax Collector.

REPORT OF THE TRUST FUNDS OF THE TOWN OF GILFORD ON DECEMBER 31, 1948

Date of creation	TRUST FUNDS — PURPOSE OF CREATION	HOW INVESTED	Amount of principal	Rate of interest	Balance of income on hand at beginning of year	Income during year	Expended during year	Balance of income on hand at end of year
Feb 14, 1898	Emily B. Sanborn	Laconia Savings Bank	350.00	2 1/2	154.73	12.69	15.00	152.42
Aug. 18, 1898	Julia A. Ladd	Gilford Water Works	2,000.00	2 1/2	161.67	60.82	100.00	122.49
May 25, 1900	Sarah P. Hunt	Laconia Savings Bank	100.00	2 1/2	11.78	2.80	4.00	10.58
Oct. 4, 1901	Eliza Blaisdell	"	53.76	2 1/2	10.98	1.61	2.50	10.09
Oct. 6, 1902	Ellen E. S. Wadleigh	"	200.00	2 1/2	8.52	5.24	7.00	6.76
Nov. 11, 1902	Samuel H. Blaisdell	"	100.00	2 1/2	11.43	2.79	1.00	13.22
Jan. 22, 1903	Lucy M. Rand	City Savings Bank	151.00	2 1/2	20.05	3.86	1.00	23.91
Jan. 22, 1903	Simeon P. Heath	"	60.00	2 1/2	1.67	1.54	1.00	2.21
Jan. 3, 1911	Philena M. Sanborn	Laconia Savings Bank	100.00	2 1/2	3.15	2.59	3.00	2.74
Jan. 6, 1911	John G. Wadleigh	"	50.00	2 1/2	6.67	1.27	4.00	3.94
Dec. 20, 1911	Nancy Sawyer	City Savings Bank	100.00	2 1/2	8.00	4.71	2.00	8.71
Jan. 6, 1913	Sarah F. Rowe	Laconia Savings Bank	150.00	2 1/2	40.76	2.79	5.00	40.55
Mar. 25, 1913	Lydia F. Smith	"	75.00	2 1/2	2.29	1.93	2.00	2.22
Sept. 2, 1913	Levi Grant	New Hampshire Savings Bank	100.00	2 1/2	78.60	4.45	3.00	83.05
Dec. 15, 1913	Simon Rowe	Laconia Savings Bank	50.00	2 1/2	13.95	1.59	3.00	12.54
Feb. 28, 1914	John P. Smith	New Hampshire Savings Bank	100.00	2 1/2	1.36	2.53	2.00	1.89
June 28, 1915	Benjamin Weeks	Loan & Trust Savings Bank	400.00	2 1/2	212.15	20.35	14.50	218.00
Dec. 7, 1915	Wearly C. Leavitt	City Savings Bank	100.00	2 1/2	2.57	2.30	2.00	2.87
Feb. 8, 1916	Mary J. Gove	Laconia Savings Bank	100.00	2 1/2	19.97	3.00	5.00	17.97
May 14, 1917	David Y. Smith	Loan and Trust Savings Bank	150.00	2 1/2	3.51	5.04	3.00	5.55
Oct. 8, 1917	Francis M. Gilman	Laconia Savings Bank	100.00	2 1/2	6.07	2.67	2.00	6.74
Oct. 22, 1917	William H. Weeks	Gilford Water Works	200.00	2 1/2	10.42	5.26	7.00	8.68
Sept. 8, 1917	Charles W. Leavitt	Laconia Savings Bank	100.00	2 1/2	3.09	2.59	4.00	1.68
May 1, 1918	Moses Clough	"	100.00	2 1/2	8.16	2.71	4.00	6.87
		"	25.00	2 1/2	6.88	.79		7.67

Apr. 15, 1919	John R. Brown	Laconia Savings Bank	50.00	2 1/2	1.52	1.29	1.00	1.81
Nov. 1, 1919	Thomas Britton	"	100.00	2 1/2	5.27	2.64	3.00	4.91
Sept. 3, 1919	Annis James	"	150.00	2 1/2	151.71	7.57		159.28
June 15, 1920	Martha S. Gilman	"	200.00	2 1/2	11.77	5.32	7.00	10.09
Aug. 25, 1920	William S. Hoyt	"	75.00	2 1/2	2.35	1.94	2.00	2.29
Aug. 7, 1921	Enoch Sanborn	"	100.00	2 1/2	4.72	2.63	4.00	3.35
Mar. 8, 1922	Susan E. Blaisdell	"	75.00	2 1/2	29.97	2.63	2.50	30.10
Dec. 7, 1922	William W. Watson	"	100.00	2 1/2	8.35	2.71	3.00	8.06
June 4, 1922	Frank E. Grant	"	100.00	2 1/2	11.67	2.80	4.00	10.47
Jan. 16, 1922	Hannah R. Follett	New Hampshire Savings Bank	100.00	2 1/2	8.74	2.70	4.00	7.44
June 30, 1923	Seth E. Grant	Laconia Savings Bank	100.00	2 1/2	5.14	2.64	3.00	4.78
May 12, 1924	Ann C. Lamprey	"	100.00	2 1/2	54.17	3.88	4.30	53.75
Jan. 6, 1924	Liberty Hill Cemetery	"	100.00	2 1/2	21.78	3.05		24.83
May 10, 1924	John M. Potter	"	200.00	2 1/2	25.93	5.66	5.00	26.59
July 17, 1924	George Crosby	"	100.00	2 1/2	2.96	2.58	2.00	3.54
July 11, 1924	Joseph E. Smith	"	100.00	2 1/2	34.50	3.38	2.80	35.08
Aug. 11, 1924	Edwin T. Batchelder	"	100.00	2 1/2	3.04	2.59	2.50	3.13
July 3, 1924	Levi D. Sawyer	"	100.00	2 1/2	2.98	2.58	2.50	3.06
Nov. 19, 1924	General Fund	"	350.00	2 1/2	67.41	10.49		77.90
Dec. 31, 1924	Joseph Potter	Charlestown Five Cent Savings Bank	100.00	2 1/2	1.10	2.40	3.50	3.50
Jan. 2, 1925	William Potter	"	200.00	2 1/2	36.92	4.79	5.00	36.71
Jan. 10, 1925	Helen F. Dennen	Laconia Savings Bank	100.00	2 1/2	13.70	2.85	5.00	11.55
Dec. 31, 1925	James N. Ames	"	150.00	2 1/2	12.31	4.08	6.00	10.39
Jan. 2, 1926	Charles S. Thompson	"	100.00	2 1/2	8.70	2.73	3.00	8.43
Jan. 31, 1926	A. V. Lincoln	New Hampshire Savings Bank	1,250.00	2 1/2	227.29	36.93		264.22
Feb. 1, 1927	A. Lincoln Hatch	Laconia Savings Bank	100.00	2 1/2	14.08	2.87	4.00	12.95
Feb. 19, 1927	Dr. George W. Munsey	"	100.00	2 1/2	8.85	2.73	4.00	7.58
Nov. 29, 1927	Caleb M. Hatch	"	100.00	2 1/2	8.65	2.73	3.00	8.38
Dec. 13, 1927	A. H. Bacon	"	75.00	2 1/2	17.85	2.33	4.00	16.18
Jan. 10, 1928	Reuben S. Dame	"	100.00	2 1/2	16.58	2.93	4.00	15.51
May 15, 1928	Samuel C. Clark, Jr.	"	100.00	2 1/2	7.98	2.70	2.50	8.18
Dec. 18, 1928	Sara P. Smith	"	1,500.00	2 1/2	258.94	47.95		306.89
Dec. 18, 1928	Sara P. Smith	Gilford Water Works	1,000.00	2 1/2	150.00	25.00		175.00
Mar. 21, 1929	Edward A. Perkins	Laconia Savings Bank	50.00	2 1/2	9.41	1.49	2.00	8.90
Oct. 26, 1929	Emily S. Rowe	"	100.00	2 1/2	15.04	2.89	4.00	13.93
Nov. 26, 1929	Clara Morrill	"	100.00	2 1/2	13.70	2.85	4.00	12.53
Feb. 25, 1930	Daniel Smith	"	55.00	2 1/2	1.71	1.41	1.50	1.62
June 2, 1930	Eleanor J. Gove	New Hampshire Savings Bank	100.00	2 1/2	2.27	2.55	2.00	2.82
Oct. 28, 1930	Arthur H. Drury	"	100.00	2 1/2	2.31	2.55	2.00	2.86
Oct. 8, 1931	Mary A. Whitlier	Laconia Savings Bank	200.00	2 1/2	19.56	5.52	5.09	19.99
Dec. 7, 1933	John F. Davie	"	100.00	2 1/2	3.21	2.59	2.50	3.30

REPORT OF THE TRUST FUNDS OF THE TOWN OF GILFORD — Concluded.

Date of creation	TRUST FUNDS — PURPOSE OF CREATION	HOW INVESTED	Amount of principal	Rate of interest	Balance of income on hand at beginning of year	Income during year	Expended during year	Balance of income on hand at end of year
Oct. 23, 1934	Clara Ellen Morrill	Laconia Savings Bank	100.00	2 1/2	2.76	2.58	2.00	3.34
Jan. 28, 1935	Gora E. Roberts	City Savings Bank	100.00	2 1/2	5.23	2.37	2.00	5.60
Jan. 20, 1936	Lillian B. Plowman	Laconia Savings Bank	150.00	2 1/2	4.71	3.88	3.00	5.59
Aug. 22, 1936	John Earle Sanborn	"	75.00	2 1/2	.86	1.89		2.75
Oct. 3, 1936	Mabelle S. James	"	100.00	2 1/2	8.84	2.73	2.00	9.57
Nov. 18, 1936	Laura A. Weeks	"	3,000.00	2 1/2	275.08	82.39	66.50	290.97
Apr. 12, 1937	Mary E. Frohock	"	150.00	2 1/2	13.88	4.10	3.50	14.48
June 30, 1938	Fred R. Weeks	City Savings Bank	150.00	2 1/2	37.01	4.22		41.23
Sept. 20, 1938	Lawrence A. Foss	"	150.00	2 1/2	11.48	3.64	4.00	11.12
Nov. 22, 1939	Frank Grant	Laconia Savings Bank	50.00	2 1/2	12.11	1.56		13.67
Dec. 22, 1939	Herman and Alvah F. Hunter	City Savings Bank	200.00	2 1/2	6.85	4.66	3.00	8.51
Aug. 21, 1940	Warren S. Dorkendorf	"	100.00	2 1/2	2.57	2.30	2.00	2.87
Sept. 6, 1941	Sammel J. Prescott	Laconia Savings Bank	100.00	2 1/2	6.55	2.67	3.00	6.22
May 26, 1941	Nellie D. James	Laconia Savings Bank	50.00	2 1/2	5.83	1.39	1.00	6.22
Sept. 30, 1942	Harry W. Moss	"	100.00	2 1/2	3.51	2.59	2.50	3.60
Jan. 19, 1943	Benjamin H. Frohock	Laconia Savings Bank	251.15	2 1/2	23.55	6.91		30.46
Nov. 23, 1943	H. Frank Bacon	Laconia Savings Bank	100.00	2 1/2	10.62	2.78		13.40
Dec. 10, 1943	Benjamin Wadley	"	100.00	2 1/2	10.42	2.77		13.19
Dec. 30, 1944	Thurston & Cogg	"	35.00	2 1/2	2.44	.92		3.36
Feb. 25, 1944	Charles Smith	Laconia Savings Bank	100.00	2 1/2	8.60	2.71	3.00	8.31
Aug. 30, 1944	George Frohock	Laconia Savings Bank	100.00	2 1/2	8.60	2.71	3.00	8.31
Aug. 30, 1944	Ida Alderson	Laconia Savings Bank	55.00	2 1/2	4.97	1.49		6.46
June 7, 1944	William & Fred Potter	Laconia Savings Bank	200.00	2 1/2	15.46	5.42		20.88

Mar. 13, 1944	Lita J. Glidden	Laconia Savings Bank	100.00	2 1/2	7.04	2.69	3.00	6.73
Mar. 21, 1945	Carol & Belle Pollett	Laconia Savings Bank	100.00	2 1/2	4.62	2.60	2.00	5.22
May 28, 1945	C. E. & M. W. Sawyer	Laconia Savings Bank	150.00	2 1/2	9.93	4.00		13.93
Jan. 15, 1946	Elmer Olsen	Laconia Savings Bank	150.00	2 1/2	7.30	3.95	3.00	8.25
Nov. 12, 1946	William I. Harris	Laconia Savings Bank	200.00	2 1/2	5.45	5.16		10.61
Apr. 19, 1947	Dora Keaser	Laconia Savings Bank	200.00	2 1/2	3.33	5.10		8.43
Aug. 4, 1947	W. A. & F. M. Jackson and Ray Watson	City Savings Bank	200.00	2	1.33	4.54		5.87
Sept. 11, 1947	Orman M. Sanborn	Laconia Savings Bank	200.00	2 1/2	1.75	5.05		6.30
Oct. 27, 1947	Louise Davis	Laconia Savings Bank	100.00	2 1/2	.42	2.51		2.93
June 24, 1948	Claude R. Smith	Laconia Savings Bank	100.00	2 1/2		1.25		1.23
Apr. 15, 1948	Milo Bacon & Roy Page	Laconia Savings Bank	150.00	2 1/2		2.51		2.51
Dec. 13, 1948	Jos. R. Patten & Alexander Monton	Laconia Savings Bank	100.00	2 1/2				
Dec. 31, 1948	Oscar V. Rand	Laconia Savings Bank	150.00	2 1/2				
					2,635.17	579.91	417.69	2,797.39

This is to certify that the information contained in this report is complete and correct, to the best of our knowledge and belief.

LENA D. WEEKS,
MAURICE W. SAWYER,
RAY C. WATSON,

Trustees.

DIVISION OF MUNICIPAL ACCOUNTING
STATE TAX COMMISSION

Concord, New Hampshire

November 19, 1948

Board of Selectmen

Gilford, New Hampshire

Gentlemen:

Submitted herewith is the report of an audit and examination of the accounts of the Town of Gilford which was made by this Division, acting under authority of Chapter 82, Section 27, of the Revised Laws of New Hampshire, which provides in part as follows:

"Audit on Motion of Commission. The commission may cause an audit to be made of the accounts of any city, town, school district, village district or precinct, as often as once in two years, or whenever conditions appear to it to warrant such audit."

This audit covered the fiscal year ended December 31, 1947, and the period from January 1st to October 27th, 1948. Exhibits as hereafter listed are included as part of the report which is made up in three sections as follows:

Section I — Fiscal Year Ended December 31, 1947

Section II — Period January 1st to October 27th, 1948

Section III — Statistical Tables Covering Ten Year Period

SCOPE OF AUDIT

Included in the examination and audit were the accounts and records of the Board of Selectmen, Treasurer, Tax Collector, Town Clerk, Library Treasurer and Trustees of Trust Funds.

FINANCIAL STATEMENTS

COMPARATIVE BALANCE SHEETS—

DEC. 31, 1946—DEC. 31, 1947, (Exhibit A)

Comparative Balance Sheets as of December 31, 1946 and December 31, 1947, are presented in Exhibit A. As indicated therein the Net Debt decreased by \$749.15 during the year 1947.

ANALYSIS OF CHANGE IN FINANCIAL

CONDITION: (Exhibit B)

An analysis of the change in financial condition of the Town during the year is made in Exhibit B, with the factors which caused the change indicated therein. These were as follows:

Decreases in Net Debt

Long Term Notes Retired	\$2,500.00
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Increases in Net Debt

Net Budget Deficit	\$1,606.03
Tax Liens Transferred to Tax Deeds	24.83
Decrease in Accounts Receivable	21.16
Increase in Accounts Payable	98.83

1,750.85

Net Decrease	\$ 749.15
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COMPARATIVE STATEMENTS OF APPROPRIATIONS AND EXPENDITURES—ESTIMATED

AND ACTUAL REVENUES:

(EXHIBITS C & D)

Comparative statements of appropriations and expenditures, estimated and actual revenues for the fiscal year ended December 31, 1947, are presented in Exhib-

its C and D. As indicated by the Budget Summary (Exhibit D), a net overdraft of appropriations of \$3,499.88, less a net revenue surplus of \$1,893.85, resulted in a net budget deficit of \$1,606.03.

SUMMARY OF RECEIPTS AND EXPENDITURES: (EXHIBIT E)

A summary of receipts and expenditures for the fiscal year ended December 31, 1947, made up in accordance with the uniform classification of accounts, is included in Exhibit E. Proof of the Treasurer's balance as of October 27, 1948, is indicated in Exhibit M.

STATISTICAL TABLES

The third section of the report is comprised of statistical tables covering the ten year period from 1938 to 1947. These are as follows:

- I—Comparative Balance Sheets
- II—Comparative Statement of Indebtedness, Valuation and Taxes
- III—Comparative Statement of Taxable Valuation and Taxes Assessed

AUDIT PROCEDURE

The accounts and records of all town officials charged with the custody, receipt and disbursement of public funds were examined and audited. Vouchers and cancelled checks were compared with entries in the books of record. Receipts were checked by source insofar as possible and totals of receipts and expenditures verified. Book balances were verified by comparison with reconciled bank balance made from statements obtained from depository banks.

GENERAL COMMENTS

Current Deficit:

The balance sheet of December 31, 1947, (Exhibit A) discloses a current deficit of \$4,460.25, as compared to a deficit of \$2,709.40 as of December 31, 1946. This is indicated herewith:

	Dec. 31, 1946	Dec. 31, 1947
Total Current Liabilities	\$24,193.33	\$30,133.70
Total Assets	21,483.93	25,673.45
Current Deficit	\$ 2,709.40	\$ 4,460.25

In explanation of the term "current liabilities", it may be stated that these consisted of "accounts payable", "unexpended balances of appropriations" and "outstanding temporary loans".

To remain in sound financial condition a town should at all times have sufficient "assets" to meet its "current liabilities". The factor chiefly responsible for a town being in a deficit position is the accumulation of annual budget deficits resulting from appropriation overdrafts. This condition can be remedied only by more careful budget preparation and closer adherence to the appropriations which are authorized.

Appropriation Overdrafts:

It will be noted from the Appropriation Statement (Exhibit C) that the appropriation overdrafts amounted to \$9,454.80, the unexpended balances of appropriations \$5,954.92, resulting in a net overdraft of appropriations of \$3,499.88.

The appropriation accounts in which the larger overdrafts took place were as follows:

General Expenses of Highway Dept.	\$5,057.73
Town Construction—Highways & Wharf	863.51
New Equipment	1,358.45

Outstanding Temporary Loans:

Temporary Loans outstanding at the close of the last three years were as follows:

December 31, 1945 — \$12,000.00

December 31, 1946 — 9,000.00

December 31, 1947 — 10,000.00

As heretofore stated the total "current liabilities" of the Town, as of December 31, 1947, were \$4,460.25 in excess of the total "assets". Consequently practically one-half of the outstanding temporary loans on that date will eventually have to be paid by future appropriations.

It is therefore recommended that authorization be obtained at the next legislative session to refund \$5,000.00 of this indebtedness by the issuance of serial notes or bonds which would provide for its ultimate liquidation.

Supporting Invoices for Orders Issued:

No supporting invoices for Selectmen's Orders issued were available for inspection at the time of audit. Original bills and invoices should always be attached to the vouchers which are issued in payment thereof. This is in accordance with Chapter 59, Section 13, of the Revised Laws, which provides in part as follows:

"xxxxxxx They (the Selectmen) shall draw orders upon the treasurer for the payment of all accounts and claims against the town allowed by them, and take proper vouchers therefor xxxxxxxx."

It is not necessary to have bills and invoices receipted as the cancelled check which was issued in payment thereof constitutes a proper and legal form of receipt.

Conclusion:

The accounts of all town officials which we examined were in good condition and the accounting procedure, with exceptions as herein noted, conformed to the uniform methods prescribed by this Division.

The provisions of Section 31, Chapter 211, of the Laws of 1939, require that this report or a summary of its essential features shall be published in the next annual town report. This letter of transmittal should be included in its entirety but the inclusion of Exhibits is optional.

We extend our thanks to the officials of the Town of Gilford for their assistance during the course of the audit.

Very truly yours,
HAROLD G. FOWLER,
Director, Division of
Municipal Accounting,
State Tax Commission.

Norman P. Schauer, Auditor
Hugh J. Cassidy, Accountant

TABLE III
TOWN OF GILFORD
COMPARATIVE STATEMENT OF TAXABLE VALUATION AND TAXES ASSESSED
TEN YEAR PERIOD

	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947
Land & Buildings	\$1,526,555.00	\$1,589,393.00	\$1,627,857.00	\$1,694,307.00	\$1,738,334.00	\$1,730,675.00	\$1,741,510.00	\$1,811,230.00	\$1,897,700.00	\$2,075,030.00
Growing Wood & Timber							20,435.00	22,485.00	22,685.00	24,800.00
Electric Plants	2,127.00	23,779.00	30,769.00	35,869.00	36,557.00	39,172.00	36,872.00	37,412.00	41,444.00	49,130.00
Stock in Trade	1,500.00	1,350.00	2,500.00	1,300.00	3,430.00	3,059.00	2,200.00	3,950.00	5,260.00	7,900.00
Horses	9,255.00	9,835.00	8,060.00	6,795.00	7,755.00	8,385.00	7,865.00	8,615.00	8,050.00	6,590.00
Asses & Mules						100.00	400.00	250.00	360.00	50.00
Oxen	1,550.00	2,370.00	2,000.00	1,845.00	1,830.00	1,050.00	1,500.00	1,200.00	600.00	500.00
Cows	24,760.00	28,320.00	25,200.00	28,030.00	31,780.00	42,040.00	46,510.00	46,620.00	42,930.00	43,340.00
Other Neat Stock	7,330.00	4,700.00	6,710.00	6,450.00	10,140.00	9,590.00	11,610.00	12,610.00	11,160.00	10,110.00
Sheep & Goats	680.00	366.00	354.00	306.00	504.00	608.00	912.00	392.00	464.00	560.00
Hogs	52.00	140.00	79.00	60.00	248.00	343.00	322.00	325.00	405.00	490.00
Fowls	2,178.00	3,135.00	2,719.00	2,201.00	4,018.00	5,894.00	5,140.00	4,715.00	4,385.00	5,129.00
Portable Mills & Boats	14,200.00	12,150.00	16,900.00	18,950.00	19,650.00	17,500.00	16,150.00	13,650.00	15,450.00	22,500.00
Wood & Lumber	6,060.00	6,779.00	1,163.00	426.00		45,000.00	26,400.00	1,150.00	2,565.00	3,725.00
Gasoline Pumps & Tanks	780.00	1,170.00	1,720.00	1,100.00	1,300.00	1,175.00	1,070.00	1,450.00	1,425.00	2,320.00
	\$1,624,270.00	\$1,637,407.00	\$1,726,031.00	\$1,797,639.00	\$1,855,546.00	\$1,904,591.00	\$1,918,896.00	\$1,966,054.00	\$2,054,883.00	\$2,252,174.00
Tax Rate Per \$100.00	\$	3.36	\$	2.90	\$	2.32	\$	2.26	\$	3.00
Property Taxes		56,766.76	50,054.90	55,726.88	51,784.13	44,186.51	43,367.05	62,520.52	61,646.49	76,573.92
National Bank Stock Taxes		200.00								
Poll Taxes:										
Regular Polls at \$2.00	1,048.00	1,108.00	1,120.00	1,138.00	1,158.00	1,094.00	1,020.00	1,018.00	1,034.00	1,170.00
Special Polls at \$3.00							1,590.00	1,575.00		
Total Taxes Assessed	\$ 49,099.46	\$ 53,074.76	\$ 51,174.90	\$ 56,864.88	\$ 52,742.18	\$ 45,280.51	\$ 43,977.05	\$ 65,113.52	\$ 62,680.49	\$ 77,743.92

Division of Municipal Accounting State Tax Commission

Concord, New Hampshire

November 19, 1948

CERTIFICATE OF AUDIT

This is to certify that we have audited the accounts and records of the Town of Gilford for the fiscal year ended December 31, 1947, and the period from January 1st to October 27th, 1948; and, with exceptions as indicated in the report, found them to be in good order. In our opinion the Exhibits included herewith reflect the true financial condition of the Town, together with the results of operations for the fiscal year ended December 31, 1947.

Respectfully submitted,
HAROLD G. FOWLER,
Director, Division of
Municipal Accounting,
State Tax Commission.

Norman P. Schauer, Auditor
Hugh J. Cassidy, Accountant

AUDITORS' REPORT

Gilford, N. H., Jan. 24, 1949

We, the undersigned auditors of the Town of Gilford, have examined the accounts of the Treasurer, Selectmen, Town Clerk, Tax Collector, Trustees of Trust Funds, and Treasurer of the Public Library for the year 1948, and find them correctly cast and properly vouched.

MARGARET J. FRANCIS
TODD B. WALLACE
WILLIAM S. LORD
Auditors

REPORT OF GILFORD PUBLIC LIBRARY

To the Citizens of Gilford:

The undersigned trustees of the Gilford Public Library respectfully submit the following report for the year ending December 31st, 1948.

This year Helen D. Watson served as chairman, Bertrand F. Ames as treasurer, and Barbara A. Smith as secretary.

The library has received this past year several generous donations of books from interested friends, notably from Mrs. Hecht and Mrs. Nordbeck. Some of these have not yet been catalogued. A program of clearing and rearranging the stacks is being carried out by the trustees. It is a long and arduous task and we are greatly indebted to Mrs. Frances Doherty, Miss Claire Taylor, and Mr. William Lord for the very valuable assistance they have given us.

We again wish to thank Mr. Frank Wright for the planting and care he has given the flower bed. This has been his custom for the past several years and we consider ourselves fortunate in this respect. Mr. Wright also contributed an Encyclopedia of Sports which is being enjoyed by many subscribers.

A heating problem which developed this fall seems to have been satisfactorily solved by a change in the chimney. We were sorry to have to accept the resignation of Mr. Hubert Guay as janitor. Mr. William Taylor is for the time being, generously contributing his services in order to keep the library heated during the winter months. We are deeply grateful to Mr. Taylor for this fine contribution that he is making in order to keep the library open.

We were fortunate in obtaining the services of Mrs. Mary Mann to act as a summer replacement for our regular librarian, Mrs. Elsner. We hope that she will be able to be with us again during the coming year.

We are pleased to note that an increase of five hundred and eighty books has been made in the number loaned during the year. The Bookmobile continued its service to the Library, making five visits.

We take this opportunity to thank all our friends who have contributed their time and efforts for the benefit of the Library.

Respectfully submitted,

Helen D. Watson

Bertrand F. Ames

Barbara A. Smith

Report of Librarian

No. of books catalogued January 1, 1948	8660
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No. of books catalogued December 31, 1948	8844
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Books purchased by the town	170
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Books purchased by friends;	
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Frank E. Wright	1
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Mrs. James B. Stamps	4
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Mrs. Robert B. Smith	1
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Mrs. T. E. Nordbeck	8
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No. of books purchased and donated	184
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No. of books loaned at Library:	
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	Adults	Children	Total
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Fiction	2030	638	2668
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Non-fiction	201	72	273
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Magazines	832	41	873
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Total	3063	751	3814
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No. of bookmobile books		
loaned at school	5768	5768
	<hr/>	<hr/>
	6519	9582
Books borrowed from		
Laconia Library	1	
Books borrowed from		
State Library	7	
Books borrowed from		
bookmobile at library	218	
	<hr/>	
		226
New borrowers		10
Balance brought forward		
January 1, 1948	5.51	
Cash received from fines during		
the year	44.23	
Cash received from sale of books	3.93	
Cash received from sale of old		
magazines	2.00	
	<hr/>	
		\$55.67
Cash paid for postage	.53	
Cash paid for supplies	2.31	
Cash paid for children's books	3.00	
Cash paid for housing wood	3.60	
Cash paid Bertrand Ames		
for deposit from fines, etc.	40.13	
Cash on hand January 1, 1948	6.10	
	<hr/>	
		\$55.67

Respectfully submitted

GERTRUDE S. ELSNER

1948 Treasurer Gilford Public Library		Dr.
Jan. 1st Cash on hand		\$89.42
March 15		
Received from Town Treas.	200.00	
April 28		
Cash dues from fines	7.00	
June 1		
Cash due from paper sales	2.00	
June 17		
Received from Town Treas.	200.00	
June 18		
Cash from fines	12.00	
Cash from Sale of Books	2.63	14.63
Sept 7		
Cash from Town Treas.	200.00	
November 5		
Cash from Town Treas.	200.00	
November 9		
Cash from Book Fines	16.50	840.13
		<u>\$929.55</u>
Total Payments 1948	848.32	
Cash on hand Dec. 31, 1948	81.23	
		<u>\$929.55</u>

Respectfully submitted

Dec. 31, 1948

BERTRAND F. AMES, TREAS.

1948		Treasurer of Gilford Public Library	Cr.
Feb.	5	Hammond Agency Insurance	\$56.20
	9	Goodman's Bookstore Books	12.94
Mar.	15	New England News Co. Books	28.87
	15	DeWolfe & Fiske Co. Books	23.09
	15	Chas A. Gove Fluorescent fixtures on acct.	50.00
	15	Caroline St. Pierre Jack & Jill Mag.	4.00
	30	Mrs. Gertrude E. Elsner, 1st Qt. Librarian	37.50
Apr.	12	Newsweek Magazine 1yr.	4.50
	12	Field & Stream 2 yrs.	4.00
	12	House Beautiful 2 yrs.	7.50
	17	Red Book Magazine 2 yrs.	4.00
	27	Miss Eva Savage Cleaning Library	7.50
	27	Wm. H. Taylor, Store Acct.	3.11
June	2	The New England News Co. Books	35.08
	16	Arthur T. White, Magazines 3 yrs. McCall 3 yrs. Better Homes 2 yrs. Colliers 3 yrs. Parents 2 yrs. American	26.50
	19	Mrs. Gertrude E. Elsner, 2nd. Quarter Librarian	37.50
July	2	Hubert Guay, 6 mos. Janitor Service	37.50
	21	Ladies Home Journal 2 yrs.	5.00
	21	Charles A. Gove, Electrical work	53.15
Aug.	18	National Geographic Mag. 1 yr.	4.25
Sept.	1	Mary T. Mann Librarian 3rd. Qtr.	37.50
	7	New England News Co. Books	54.66
	13	Goodman's Bookstore Books	23.43
	14	Coronet Magazine Spec. Offer	1.00
Oct.	5	Arthur T. White, 2 yrs. Calling all Girls	3.00

REPORTS FOR YEAR 1948

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	13	T. F. Baker, work on furnace	8.75
	19	Yankee Magazine 2 yrs.	4.00
	20	Good Housekeeping Magazine 2 yrs.	5.00
Nov.	8	Mahers Bookstore Book	1.80
Nov.	8	The New England News Co. Books	68.09
	18	Gaylord Bros. Inc. Library Supplies	3.20
	22	Maurice W. Sawyer, 2½C. wood & slabs	50.00
Dec.	4	Arthur T. White, Cosmopolitan Mag. 2 yrs. Boys Life 2 yrs.	9.50
	23	Childrens Press Inc.	39.57
	24	Mrs. Gertrude E. Elsner, 4th, Qtr. Librarian	37.50
	24	Hubert Guay, Janitor	37.50
		Extra Work 6.50	44.00
		Bank Service Charge	4.07
			<hr/>
			\$848.32

GILFORD PLANNING BOARD

Gilford, New Hampshire

January 28, 1949

To the Selectmen of the Town of Guilford:

By request and to carry out the duty imposed by the Community Planning Enabling Act, the Gilford Planning Board has attempted to prepare and propose a zoning plan for the Town. A preliminary report was prepared after considerable study of the present development of the Town, preparation of maps of the Town showing present use and probable future growth therein, and several public hearings on what type of zoning, if any, was desired. The preliminary report was submitted to public comment at two public hearings, and was distributed generally by mail. These public hearings made it apparent to the Planning Board that the method followed, although provided by law, was not effective in determining the wishes of the voters. The Planning Board therefore mailed out to all R.F.D. box-holders in the Town a short questionnaire designed to accomplish this purpose. Three hundred and twenty copies of the questionnaire were mailed out, with postage prepaid on each reply card, and only eighty-three replies were received. Thirty eight replies were in favor of some type of zoning, and forty-five were opposed.

Although the public hearings were well attended and discussion was lively, the Planning Board believes that the voters are not yet ready to adopt a zoning ordinance, and that for the present it should confine itself to its other functions and duties provided by law, and our report on zoning, therefore that no further action is recommended at this time.

In compliance with the vote taken at the last annual town meeting, the Planning Board has heretofore submitted to you a proposal for a memorial to the veterans of World Wars I and II.

The financial report of the Planning Board is as follows:

Received from Town (Appropriation)		\$500.00	
Payments			
June 14			
Spaulding-Moss Co. tracing cloth and dividers	38.36		
July 14			
American Society of Planning Officials, 1 year active membership for chairman	10.00		
Oct. 19			
Mrs. Allan Ayre, typing preliminary report on zoning	3.50		
Nov. 3			
Citizen Publishing Co., publication of notice of public hearing	1.70		
Postage on report on Zoning	4.80		
Nov. 13			
Mrs. Allan Ayre, typing 5 copies of revision of preliminary report	5.50		
Nov 14			
325 return postcards at 2¢	6.50		
	70.36		
Balance on hand Dec. 31	429.64		
	<u>\$500.00</u>	<u>\$500.00</u>	

Accounts payable Dec. 31

Norman B. Randlett, 4 prints	5.20
Chas. C. Rogers Co., Inc., paper and stencils for mimeographing zoning report	30.55
Lois Adam, mimeographing	15.00
	<hr/>
	\$50.75

Respectfully submitted,

TODD B. WALLACE
ChairmanBERTRAND F. AMES
NORMAN B. RICHARDSON
S. GILBERT EMILIO
WILLIAM S. LORD
Gilford Planning Board

REPORT OF TOWN CLERK

Year Ending December 31, 1948

Received from Motor Vehicle Permits:

1947, 19 Auto Permits	\$ 55.56
1948, 605 Auto Permits	3,195.82
1949, 6 Auto Permits	50.55

Paid Town \$ 3,301.93

Received from Dog Licenses:

1947: 50 males at \$2.00,	\$ 100.00
7 females at \$5.00	35.00
1 male at \$1.83	1.83
1948: 157 males at \$2 00	314.00
19 females at \$5.00	95.00
1 kennel license	12.00
1 female	3.75
1 male at 1.28	1.28
1 male	1.70
1 male	1.53
3 males at \$1.00	3.00

\$ 569.09

Less Fees 62.60

Paid to Town \$ 506.49

Miscellaneous:

Filing fees, stamps, envelopes	\$ 6.22
Paid to Town	4.22

Total amount received	3,814.64
Total amount paid to Town	3,812.64
Cash on hand December 31, 1948	2.00

REPORT ON MEMORIAL DAY

Appropriation 100.00

Paid:

High School Band \$45.00

Laconia Hardware for flags 17.67

Laconia street bus 8.00

Prescott Flower Shop 17.20

Car expense 6 00

Total 93.87

Balance on Hand \$ 6 13

ROSCOE H. HAWKINS

REPORT FOR OLD HOME DAY

RECEIPTS

Balance on hand 1948	\$ 13.51
Appropriation	250.00
Anonymous Contribution	10.00
Town, for Policing	22.70

\$ 296.21

EXPENDITURES

Advertising and Prizes	\$ 98.44
Band	110.00
Speaker	40.00
Liability insurance	15.00
Policing	22.70
Gifts in recognition of oldest residents	4.65

\$ 290.79

SUMMARY—Receipts	\$ 296.21
Expenses	290.79

Balance on hand 5.42

REPORT OF FOREST FIRE WARDEN

Your local organization to prevent and extinguish brush and woods fires is glad to report a good year of forest protection in 1948. In spite of danger conditions nearly equalling at times those of 1947 when great losses were suffered in New Hampshire and New England, fire damage and loss this year have been gratifyingly low.

With the continuing cooperation of all the people, we can hope to have another successful year in 1949. Let us remember that in any year, over 90% of all fires are caused by carelessness and that all of these man-caused fires are preventable.

Today, we have more slash and uncut grassland than for many years in the past. Smokers, campers and tourists who use our outdoors are also more numerous than ever before. We must therefore be ready for fires which might occur but, above all, prevention by everyone is the greatest need.

A few simple precautions taken by every citizen will help, as follows:

- (1) Always get a written permit from the warden before kindling a fire outdoors when the ground is not covered with snow.
- (2) If you smoke, always extinguish matches and tobacco before dropping or throwing them down. In automobiles, always use the ash trays.
- (3) Report fires and smokes to the warden without delay.

The observance of these and other simple rules will go far to insure safety from fire damage and your co-operation in this way is earnestly solicited.

1948 FIRE RECORD

Number of Fires	1
Acreage Burned	3
Number of Fire Permits Issued	66

Respectfully submitted,
THOMAS J. KING,
District Fire Chief.
MILO BACON,
Forest Fire Warden.

REPORT OF THE SCHOOL DISTRICT

OFFICERS OF THE SCHOOL DISTRICT

Moderator
Arthur P. Gerry

Cerk
Margaret J. Francis

Treasurer
Arthur H. Lord

Auditors
Maurice Sawyer William S. Lord

School Board
Winnifred H. Varney Term expires 1949
Rangvald Olsen Term expires 1950
Jean C. Wallace Term expires 1951

School Nurse
Lurline H. McCook, 360 Main Street Tilton, N. H.
Telephone: Office Tilton 531
Residence Tilton 279

Superintendent of Schools
Donald P. Mattoon, Tilton, N. H.
Telephone: Office Tilton 531
Residence Tilton 6425

Regular Meeting, School Board
Second Thursday of the month 3:30 p.m.
Gilford Grade School

SCHOOL WARRANT

THE STATE OF NEW HAMPSHIRE

BELKNAP SS.

*To the Inhabitants of the Gilford School District
qualified to vote in District affairs:*

You are hereby notified to meet in the Town Hall in said District on Saturday, March 12, 1949, at 2:00 P. M., to act on the following subjects:

1. To choose a Moderator for the ensuing year.
2. To choose a Clerk for the ensuing year.
3. To choose a Treasurer for the ensuing year.
4. To choose a member of the School Board to hold office for three years, to fill the vacancy arising from the expiration of the term of office of Winnifred H. Varney.
5. To hear the reports of Agents, Auditors, Committees, or officers heretofore chosen.
6. To choose Agents, Auditors and Committees in relation to any subject embraced in this warrant.
7. To determine and appoint the salaries of the School Board and other district officers.

8. To see what sum of money the district will raise and appropriate for the support of schools, for the salaries of school district officials and agents, and for the payment of statutory obligations of the district, and to authorize the application against said appropriation of such sums as are estimated to be received from the state equalization fund together with other income; the school board to certify to the selectmen the balance between the estimated revenue and the appropriation, which balance is to be raised by taxes by the town.

9. To see if the district will vote to authorize the School Board to pay a rate of tuition in high schools in excess of the state average cost of instruction. (\$158.74)

10. To see what sum of money the district will vote to raise and appropriate for the use of the School Board in the school lunch program.

11. To see if the district will authorize the School Board to make application and accept in the name of the district any funds from State and/or Federal sources, and to use those funds in improving and increasing school facilities by major alterations and/or new construction, or to take any other action relating thereto.

12. To see what action the district will take to increase needed school facilities and raise and appropriate money for this purpose, or to extend the indebtedness of the district through issuance of notes or bonds by giving this authority to the school board and school treasurer.

13. To transact any other business that may legally come before this meeting.

Given under our hands at said Gilford this
13th day of January, 1949.

WINNIFRED H. VARNEY
RANGVALD OLSEN
JEAN C. WALLACE
School Board

A true copy of Warrant, Attest:

WINNIFRED H. VARNEY
RANGVALL OLSEN
JEAN C. WALLACE
School Board

BUDGET FOR 1949—1950
Gilford School District

School Board's statement of amounts required to support public schools and meet other statutory obligations of the district for the fiscal year beginning July 1, 1949.

Detailed Statement of Proposed Expenditures

Administration:

Item	1. Salaries of District	
	Officers	\$220.00
	2. Superintendent's Salary,	
	Travel	511.33
	3. Per Capita Tax	388.00
	4. Salaries of Other Admini-	
	strative Personnel	240.00
	5. Supplies and Expenses	125.00

Support of Schools:

	6. Principals' and Teachers'	
	Salaries	12,800.00
	7. Books and Other Instruc-	
	tional Aids	500.00
	8. Scholars' Supplies	500.00
	9. Salaries of Clerical	
	Assistants	0.00
	10. Supplies and Other	
	Expenses	195.00

Operation of School Plant:

	11. Salaries of Janitors,	
	Cleaning	1,060.00
	12. Fuel	715.00
	13. Water, Light, Supplies,	
	Expenses	475.00

Maintenance of Plant:

14. Repairs and Replacements	300.00
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Auxiliary Activities:

15. Health Supervision	475.00
16. Transportation	7,563.00
17. Tuition	13,437.00
18. Special Activities and Special Funds	0.00

Fixed Charges:

19. Retirement	260.00
20 Insurance, Bonds, Expenses	221.68

Capital Outlay:

21. Lands and New Buildings	0.00
22. Additions and Improvements to Buildings	0.00
23. New Equipment	300.00
24. Payments into Capital Reserve Fund	0.00

Debt and Interest:

25. Principal of Debt	1,000.00
26. Interest on Debt	270.00

\$41,556.01

Estimated Income of District

Federal Aid:

Item 3. National School Lunch	0.00
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State Aid:

Item 5. Equalization and General	3,458.96
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Deduct total estimated income

(Not raised by taxation)

\$3,458.96

Assessment Required to Balance

School Board's Budget

\$38,097.05

Respectfully submitted,

WINNIFRED H. VARNEY

RANGVALD OLSEN

JEAN C. WALLACE

School Board

January 13, 1949

School Board

State Aid — State Bd. Budget 1949-1950 \$4,150.75

Governor's Budget (est.) \$3,113.00

FINANCIAL REPORT
Gilford School District
For Fiscal Year Ending June 30, 1948

Receipts

Cash on hand June 30, 1947	\$ 165.44
Appropriation	33,836.00
School Lunch-Federal Aid	1,015.56
Refund—Parker D. Perry	2.20
State Aid	5,458.96
Literary Fund	33.60
Tuition—Edward Morin	36.00
Dog Licenses	179.37

Total Receipts	\$38,727.13
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Payments
Administration

Salaries of District Officers:

Muriel R. Harris	35.00
Arthur H. Lord	25.00
Rangvald Olsen	35.00
Arthur P. Perry	3.00
Orman M. Sanborn	1.00
Maurice W. Sawyer	1.00
Mrs. Todd Wallace	1.00
Winnifred H. Varney	35.00

Total	\$136.00
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Superintendent's Salary:

Winnifred F. Walker, Treasurer	
Supervisory Union	\$452.00

Truant Officers and School Census:

R. E. Lane	\$ 2.20
Herman E. Olsen	5.80
Winnifred H. Varney	15.00

Total	\$ 23.00
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Expenses of Administration:

Edson C. Eastman	\$ 10.11
Paul E. Farnum, Sec'y-Treas.	
School Board Association	5.00
Donald P. Mattoon	3.05
National Education Association	2.04
New England Telephone & Telegraph Co.	50.49
Peerless Casualty Co.	8.00
Winnifred F. Walker, Treas.	
Supervisory Union	193.00

Total	\$ 271.69
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Instruction

Teachers' Salaries:

Chester B. Brach (W. T. \$357.20, NHSTA \$4)	\$2,438.80
Kathryn G. Cashin (W. T. \$374.40, Tuition \$36, NEA & NHSTA \$7)	1,882.60
Agnes H. Moulton (W.T. \$276.80, B.C. \$51.90, NHSTA & NES \$7)	1,964.30
Eleanor S. Ouellet (W.T. \$293.60, Ret. \$60, Tuition \$36, NEA & NHSTA \$7)	1,557.58
Jane R. Vogel, (W.T. \$40.80, Retire. \$10)	199.00
Lillian Butterfield, substitute	6.00
Theodore N. Floros, substitute	6.00
Mrs. Robert Fuller, substitute	6.00
Mrs. Joseph Haddock, substitute	15.00
Mrs. L. Worley Jackson, substitute	6.00
Mrs. Calista Teft, substitute	12.00
Mrs. Pearl York, substitute	6.00

Collector of Internal Revenue	1,696.37	
Teachers' Retirement Board	90.00	
National Education Association	9.00	
New Hampshire State Teachers' Association	16.00	
New Hampshire—Vermont Hospitalization Service	51.90	
Total		\$9,962.75

Textbooks:

Allyn & Bacon	\$17.16	
Bureau of Publication	2.75	
Gel-Sten Supply Co.	12.09	
Harper Bros.	3.51	
Row, Peterson & Co.	2.22	
Scott, Foresman & Co.	173.41	
Total		\$ 211.14

Scholars Supplies:

Edward E. Babb & Co.	255.02	
Ralph F. Bass Co., Inc.	195.25	
Laconia Music Shop	8.91	
Scott, Foresman Company	9.92	
Ralph H. Smith Co.	61.00	
Tilton-Northfield School District	20.34	
Total		\$ 550.44

Other Expenses of Instruction:

Columbia University	\$111.00	
J. L. Hammett Co.	15.07	
Macmillan Company	2.68	
W. R. Morrison	14.30	
National Education Association	1.42	
Plymouth Teachers' College	108.00	

Ralph H. Smith Co.	2.76
Emile Vassamillet	4.20

Total	\$259.43
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Operation and Maintenance of School Plant

Janitor Service	\$1,011.72
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Fuel:

Gardner Fuel Service	\$ 518.10
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Water, Light and Janitor Supplies:

Allan Murray	\$ 26.45
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M. F. Bragdon Paint Co.	256.38
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H. J. Dowd & Co.	8.00
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Hopkins and Barlow	54.15
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Public Service Co. of N. H.	207.83
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The Tropical Paint Co.	52.05
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The Village Store	8.05
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Total	\$ 612.91
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Minor Repairs and Expenses:

Boulia-Gorrell Lumber Co.	\$ 2.90
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Bryant & Lawrence	13.59
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H. M. Conrad	23.00
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Charles Douphinett	140.56
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Exterminating-Service	40.00
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Francoeur-Gill	68.70
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Charles Gove	5.31
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Stanley E. Hunt	35.15
-----------------	-------

Guy E. Moulton	2.80
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N. H. Air Conditioning	25.73
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Public Service Co. N. H.	18.06
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Everett-Sanborn	70.00
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Philip Spaulding	5.00
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Rex Swain	10.50
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Walter Tate	1.24
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Total	\$ 426.56
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Auxiliary Agencies and Special Activities

Medical Inspection:

Dr. Roger P. Brassard	53.50
Louges-Robinson Co.	24.50
Maico Boston Co.	27.00
Lurline H. McCook (W.T. \$64.06)	325.94
Tilton-Northfield Union School	
District	4.11
Collector of Internal Revenue	64.06

Total	\$499.11
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Transportation of Pupils:

Laconia Street Railway	\$5,099.20
Sylvio Morin	1,345.52

Total	\$6,444.72
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High School Tuition

Laconia School District	\$5,804.68
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Elementary Tuition:

Laconia School District	\$3,328.75
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Other Special Activities:

Beckley-Cardy Company	\$103.20
Boston & Maine Railroad	2.35
J. F. Faltin	17.53
Parker D. Perry	276.10
Public Service Co. of N. H.	1.50
School Lunch Program	687.53
School Lunch Program (Federal	
Aid)	1,015.56
Tilton-Northfield High School	
Cafeteria	11.64
New Hampshire-Vermont Hospi-	
talization Service	14.10
Collector of Internal Revenue	121.20

Total	\$2,250.71
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Fixed Charges
Insurance:

Grange Mutual	\$395.84
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Other Fixed Charges:

State Treasurer, Per Capita Tax	\$374.00
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Teachers' Retirement Board	112.50
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\$486.50

Debt Service**Principal of Debt:**

The National Shawmut Bank of Boston	\$1,000.00
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Interest on debt:

The National Shawmut Bank of Boston	\$330.00
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Total Payments	\$35,012.05
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Cash on hand June 30, 1948	3,715.08
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Grand Total	\$38,727.13
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Respectfully submitted,

WINNIFRED H. VARNEY

RANGVALD OLSEN

JEAN WALLACE

School Board

ARTHUR H. LORD

School District Treasurer

REPORT OF THE SUPERINTENDENT OF SCHOOLS

To the Members of the School Board, Parents and Voters:

During World War II, we often thought conditions were difficult but that they would be relieved at the cessation of hostilities. We did not foresee that we would continue to live in an atmosphere of national anxiety, armed, conducting a "cold war", and that conditions would become more perplexing each year as tensions distress the peoples of the world. As the "atomic age" is being ushered in, we desire its princely benefits, not its pauperizing effects. In the midst of national buffeting in world currents, the schools stand as shrines of cultural enrichment and as temples for further enlightenment.

As places for learning and as workshops for practice in group living, the schools should advance with the times; they should not stay static, much less retrogress. The higher birth rates are being reflected in the enrollment of youngsters. In increasing numbers, children will enter the schoolhouse doors. In four or five years, school rooms may be needed for 50% more primary pupils than are now enrolled. Where 2 first-year pupils attend now, we may soon have 3. This prospect gives sufficient warning to districts, school boards and voters to provide more school rooms soon.

We have yet to heed the signs of building needs in the near future! What facilities do we need?

Psychologists have been studying the reactions of children for years. Their preliminary findings have been published in numerous writings and new phases are being reported frequently. Schools in some sections of

the country are organized to recognize the physical and emotional make-up of children. The younger the school child the more space he needs—space for play, space for rest, and space for school activities. The span of attention of little children is short so a dozen to twenty are assigned to one teacher. Small youngsters need to be shown patience, love, encouragement, understanding, assistance, guidance, so teachers with temperaments peculiarly suited to this work should be trained and employed. The influence on pupils of right teachers is great, carrying its effect throughout one's lifetime.

We have yet to make use of our full knowledge of child psychology in our provisions for teaching small children.

What are the elements of a modern elementary program.

There is a dearth of trained, experienced, and skillful persons for successfully teaching children in their early years of school. The proper type of teacher is in great demand. Our children need the best teachers so we must compete in the salary market to hire and retain them.

We have yet to provide sufficient teachers with the "know-how" to deal with little tots.

How can we procure teachers to conduct a modern primary school program?

Our older boys and girls, those in high school, are to earn their living in an "atomic age". If they are to be partners with their neighbors in government, preserving freedom of choice and initiative, they must be schooled in the ways of democracy and practice them daily in group living. For adolescents—teen-agers—the years ahead appear to be filled with great responsibilities and grave dangers. The high school program can be adjusted to help maturing young men and women

govern themselves without dictators, to earn their living without doles, to rear their families without subsidies, and to share the blessings of liberty and worship in harmony with their neighbors around the world.

We have yet to fully reorganize our offerings in secondary schools so youths approaching maturity may cope with life's responsibilities.

What are the essentials in a modern high school program?

In the succeeding pages of this report, you will find recorded some information about the buildings and equipment, the care and use of school district property, the pupils enrolled and the teachers employed, and the financial support and obligations. Any successes indicated are the outcomes of our mutual interest and joint efforts. Any discouragements mentioned are the obstacles which temporarily impede our advance, but hindrances must be removed so boys and girls can be the immediate beneficiaries.

BUILDINGS AND EQUIPMENT

Gilford
Children here,
Children there,
Children everywhere
In Gilford.
Our growing need
in
school facilities

Heating the Gilford Grade School

The heating plant consists of an H. B. Smith No.27, 9-section boiler, with a rated capacity of 1575'. With present radiation demands, the boiler should have a ca-

capacity of at least 2079'; otherwise, it should be 25% larger to supply heat for four classrooms, an auditorium a hot water heater, and the lunch room. On mild weather, the boiler will keep the building comfortable; in cold weather the occupants are chilly.

Consideration has been given to the purchase of a new heating plant but the decision was to delay until the heating requirements of an expanded school building could be determined.

Insurance

The prospects of loss by fire of the school building when insurance coverage was low and replacement costs high induced a study of insurance protection. Last spring, after revaluation, coverage of \$52,000, 80% of sound value of the building, was obtained and \$2,000 on contents was added. To secure this, the initial year's premiums cost about \$395. After the first year, the renewals will cost about \$231. less dividends.

Hammond Agency

\$9,000 Grange Mutual No. 108995		
	3 years	\$115.84
9,000 Worcester Mutual No. N28-7621		
	3 years	115.84
9,000 Holyoke Mutual No. 12-6413		
	2 years	77.22
9,000 Phenix Mutual No. 297521		
	2 years	77.22
9,000 Quincy Mutual No. N.H. 231126		
	1 year	38.61
9,000 Merrimack Mutual No. NH837367		
	1 year	38.61
<hr/>		<hr/>
\$54,000		\$463.34

(\$52,000 on building and \$2,000 on contents)	
Dividend	\$67.50
<hr/>	
First Year Premium	\$395.84
Renewals \$18,000 annually at a cost of \$231.68 less dividends.	

Treasurer's Bond

The School District Treasurer is bonded in the sum of \$2,000 through the Peerless Casualty Company.

School District Bonds

Bonds, issued in 1938 by the School District for the construction of Gilford Grade School, were outstanding to the extent of \$10,000 on June 30, 1948. These bonds are repayable \$1,000 annually in May of each year, with 3% interest collected semi-annually on November and May.

November 1948 Interest \$150

May 1949 Interest \$150 and Principal \$1,000

November 1949 Interest \$135

May 1950 Interest \$135 and Principal \$1,000

Death of Mr. Tate

Mr. Walter A. Tate who served as janitor from April 1946 to June 1948, died near the beginning of the summer vacation. He had been in failing health for some time, but his passing came as a shock.

Appointment of New Janitor

Before the appointment of a janitor an outline of the duties of a school custodian was compiled to use both as a guide in the selection of a new janitor and in indicating the different tasks which are to be performed by him after appointment. It was felt that the school's interests would be best served by the appointment of Mr. James H. Armstrong.

Summer Repairs

No major repairs in the building were undertaken during the summer. The wainscoting in each classroom, and the concrete stairs and floors were repainted. The stoker had its customary summer inspection. Replacement of tuyeres and a retort renewed its usefulness.

Flagpole Plaque

Mr. Carl Dolloff purchased a plaque for the flagpole, bearing the inscription: "Presented by Captain Albert W. Von Lilienthal".

He has drilled holes in the steel pole and has fastened the plaque in place.

PUPILS

Transportation of Pupils

Following the annual school district meeting in March 1948, the Board negotiated new contracts. It offered a 37½% adjustment as an increase in rates paid last year. Contractors accepted the proposals and are now carrying pupils, as follows:

Laconia Street Railway Company—3 buses, yearly rate \$5,832 Three-year contract.

Stark Street Route

Governor's Island Route

Lake Shore — Mountain Route

Sylvia J. Morin — 1 bus, yearly rate \$1,732, one-year contract.

Liberty — Cotton Hill Route

Belknap Mountain Route.

District Ownership of School Buses

Last year we presented information on district-ownership of school buses. Within the last month, the State of New Hampshire, through the Office of the State Purchasing Agent, has offered to use State credit

to buy school buses in quantity and sell them at cost to school districts. The next logical step in this program may be for the State to furnish accident liability protection to school districts through a sort of insurance pool. State financial backing can lower school transportation expense by purchasing school buses at wholesale, covering accident liability eventually, giving free registration, rebating gasoline taxes, and offering quantity rates on purchases of tires and oil. When all factors are considered, the school district may decide at some future date to use these means to lower expenses of school transportation.

Orientation to High School

On June 11, 1948, Guilford pupils scheduled to enter the Junior High School in Laconia in September attended an assembly at L.H.S. and were conducted on a tour of the building by Mr. Victor H. Bowen, Submaster.

Orientation of this character is of great value to the pupils. It gives them an early acquaintance with the school practices in Laconia and removes any dread they may have of entering an unfamiliar building in the Fall.

Length of School Year

The State Board of Education has defined a school year as "not less than 180 teaching days distributed over not less than 36 weeks, during which the pupils and teachers are brought together for instructional purposes. Holidays and other days during which the teachers are absent from instructional activities for attendance at educational meetings, etc., shall not be counted in the 180 days; provided that not to exceed 5 of the 180 days may be used for the purposes of an organized, full-time program of in-service training for teachers when approved by the State Board of Education, and that not to exceed 3 additional days may be used for at-

tendance of teachers at County Institutes and the Annual Convention of the New Hampshire Teachers Association."

School Calendar for 1948-49

First term Begins Thursday, Sept. 9, 1948

No School—

October 12, 21,22. November 25, 26.

Close for Christmas vacation at usual time,

December 23, 1948.

Second Term Begins Monday, Jan. 3, 1949

Winter Vacation—Close school at usual time on Friday, February 18, 1949.

Third Term Begins Monday, Feb. 28, 1949

Spring Vacation—Close school at usual time on Friday, April 22, 1949.

Fourth Term Begins Monday, May 2, 1949

No School—May 30, 1949. Summer Vacation—Close school on Friday, June 17, 1949.

"NO-SCHOOL" Signal by Radio

"No-School" signals will be given by radio. The closing of any school after the beginning of the morning or afternoon session will be done by announcement of the teacher in charge.

CONCORD RADIO STATION WKXL (1450 on dial)

LACONIA RADIO STATION WLNH (1340 on dial)

"No-School" announcements at:

7:15 a.m.

7:30 a.m.

7:45 a.m.

8:00 a.m.

Schools will be closed on account of weather only when the conditions make walking very difficult or travel by car hazardous.

The "No-School" signal may not be sounded this year or next. Rain-or shine, storm-or-cold, the schools will be kept open, save for safety's sake.

September Enrollments

September 1948	Year in School	Reading Groups	
Mrs. Eleanor S. Ouellet	I	21	4
	II	2	
	<hr/>		23
Mrs. Natalie H. Davis	II	22	4
	III	4	
	<hr/>		26
Mrs. Agnes H. Moulton	III	8	5
	IV	19	
	<hr/>		27
Mr. James H. Armstrong	V	24	4
	VI	15	
	<hr/>		39
		<hr/>	115
(Grown to 126 in Nov.)			

Gilford Pupils in St. Joseph School, Laconia	
Baillageon, Francoise, Primary	(Delphis)
Baillageon, Gaiten, XII	(Delphis)
Baillageon, Jeanne, IV	(Delphis)
Baillageon, Pauline, II	(Delphis)
Baillageon, Theresa, V	(Delphis)
Bolduc, Anita, V	(Valmore)
Bolduc, Barbara, I	(Valmore)
Bolduc, Laurette, II	(Charles)

Gilford Pupils in Laconia High School

Grade VII

Tuition Rate \$125

Abbott, Patricia
Bean, Patricia
Bickford, Ruth
Bolduc, Hector L.
Breton, Robert E.
Gordon, Edna
Gustafson, Joan L.
Harris, Arthur C.
McGilvray, Kathryn
Morin, Armand
MacKay, Lucille
Smith, James
Swain, Sally
Truchon, Armand
Wheeler, Pauline

Grade VIII

Tuition Rate \$125

Bickford, Ross
Bilodeau, Leon
Colby, James Daniel
Dunn, Bernard
Drouin, Joan Rena
Johanson, Carle
Labonte, May
Read, George A.
Rollins, Pearl
Rollins, Virginia
Tardy, Elwin
Taylor, Claire
Vose, Pauline
White, Barbara

Grade IX

Tuition \$150

Bacon, John M.
Baillargeon, Genoise B.
Colby, Robert
Fawcett, Frank R.
Fogg, Elizabeth G.
Hall, Lee A.
Haskell, Elsie
Phelps, Jessie
Roberts, Jane
Roberts, William
Rowe, Bickford
Weeks, John M.
Weeks, Robert B.
Wheeler, Fred
Wing, Jean E.

Grade X

Tuition \$150

Bolduc, Ernest
Breed, Marilyn M.
Harris, Arlene
Hawkins, Lorraine
Labonte, Helen
Randlett, Frederick A.
Stone, Ruth
Swain, Richard
Tardy, Mary Louise
Wilkinson, Norma

Grade XI	Grade XII
Tuition \$150	Tuition \$150
Bacon, Roy F.	Bacon, Patricia
Forkey, Harriet	Carrier, Doris
Johnson, Barbara	Drouin, Theresa L.
McGilvrey, Jean M.	Dunn, Vivian E.
O'Brien, Bernard	Hurd, Arthur
Paquette, Armand	Pacquette, Maurice
Rae, Roger	Peters, Marbara
Roberts, Ellen E.	Sawyer, Edna
Rowe Philip Allison, Jr.	Watson, Daniel Webster
Smith, Bernard	Whitney, Stanley
Stephenson, Leigh	York, Charles
Vose, William	
Weeks, John F.	Special — Tuition \$150
York, John	Haskell, Allen Chester
	Swain, Rex Bert
	White, George O.

Gilford Pupil in Penacook High School
 Tardy, Mary, Grade X Tuition Rate \$140

Health Program

Play—Indoors, classroom and gymnasium.

Organized play activities taught and practiced.

Rest—After meals.

Periods of quiet, soft music, story-reading for smallest ones.

Food—School lunches.

Home meals (encourage use of vegetables, milk, and nutritious foods).

Milk or small lunch in midmorning, $\frac{1}{3}$ to $\frac{1}{2}$ daily requirements at noon.

Health—Communicable diseases.

Morning inspections in school:

Inspection of hands, faces and skin each morning.

Physical appearance:

Notice taken of Physical condition, reporting to principal and nurse.

Examinations:

Annual physical examinations by nurse and doctor, complete save for urinalysis.

Physical Defects:

Correction of physical defects—

Clinics—Dental

Orthopedic

Chest

Otologist

Glands and Growth

Spinal

Corrective Exercises—

Visual

Skeletal

Muscular

Mental:

Psychiatric measurements.

Liking for school, companions, human associations.

Personality development.

The School Nurse's report shows:

1. Pupils weighed and measured.
2. Pupils examined by Dr. Trapp, strip examinations.
3. Visual acuity tests and audiometer tests to all.
4. Toxoid treatments, dental clinic, and lip reading lessons given to none yet.
5. Tuberculosis patch tests to some.
6. Dental inspections to all.

Lunch Program

Gilford pupils are very fortunate to have the benefit of superior school lunches. The meals are nicely prepared and served by a capable corps. Agricultural commodities declared in abundance by Federal order are furnished upon the payment of transportation charges. Many parents and friends of the school donate food-stuffs. The School District provides funds to purchase part of the milk used. The P.T.A. sponsors lunches for some. The whole project is ably directed gratis by Mrs. Varney whose interest and daily attention insures its success.

School Census

A school census of youngsters from 6 - 16 years has been taken annually in Gilford. This year the enumeration which included all from 1 day of age to 16 years, provides some indication of school enrollments in the future as the accompanying table clearly shows:

Year Born	Boys	Girls	Total	In School	1-3	4-6	T'l	7-8	9-12
1940	6	8	14	1946					
1941	9	13	22	1947					
1942	11	10	21	1948	57	58	115	29	50
1943	13	11	24	1949					
1944	13	5	18	1950					
1945	12	8	20	1951					
1946	13	12	25	1952					
1947	17	12	29	1953					
1948	16	18	34	1954					

Need of Larger Building

A study of the 1948 school census shows a need of more classroom space very soon. Two years ago, pupils in Grades VII and VIII were removed to Laconia High School. Now there is overcrowding in a room housing pupils in Grades V and VI. Unless families move away from Gilford before September 1949, the problem of space for children will be complicated by an anticipated

influx of 5 children where there have been 4 this year. This is clearly shown in the table below:

Children born in	Total	In	Prediction	Comparison
1940-41-41	57	1948	57—actual	100% 10
1941-42-43	67	1949	69—predicted	121% 12
1942-43-44	63	1950	63—predicted	111% 11
1943-44-45	62	1951	62—predicted	109% 11
1944-45-46	63	1952	63—predicted	111% 11
1945-46-47	74	1953	72—predicted	126% 13
1946-47-48	88	1954	86—predicted	151% 15

This situation poses the questions: (1) what school facilities will Gilford provide to care for anticipated enrollment increases in September 1949? and (2) What expansion of plant is necessary to house a prospective 50% increase in enrollments by 1954?

Questions about additional space—expansion of present school building:

1. What ages of pupils are to be enrolled? (5-12)
2. How many pupils will occupy the whole building? (150-200 by 1954)
3. How many pupils are to be assigned to a classroom?
 - Kindergarten (15-18)
 - Primary (18-20)
 - Intermediate (20-24)
4. How many years' needs should be met in building changes? (At least 10)
5. What facilities should be provided?
 - Heating plant with radiant heat.
 - Insulation.
 - Fluorescent lighting.
 - Toilet facilities—pupils, teachers, public.
 - Storage—supplies, fuel, equipment, food-stuffs.
 - Health quarters—physical examinations.

Auditorium, stage, scenery lighting, dramatics, speech.

Gymnasium, showers, lockers.

Library.

Music Room.

Visual education, audio education.

Handcrafts—workroom.

Cafeteria.

Water supply.

Fire protection.

6. What type of construction should be used?
(Harmonize with present)
7. What is the estimate of the cost?
8. How can the expansion program be financed?

State Department of Education Survey

In November 1948, Gilford submitted a report as a part of a survey of school building needs conducted by the State Department of Education.

TEACHERS

The School Department is anxious to have in Gilford the best elementary school obtainable under our circumstances. Good teachers, devoting the necessary thought and effort to their work, are a vital factor in acquiring good schooling for pupils. To accomplish the planning, the record keeping, and the teaching, time is a second important aspect. Attention to transported pupils and to their directed play before and after school, as well as for all pupils during the recreation periods, is a third essential. To acquire a good school organization, improvements have been advocated.

By means of study, travel, and in-service training, good teachers, devoted to their work may provide in Gilford nearly ideal conditions for elementary education in a country area.

Professional Training of Teachers

The teaching effectiveness of staff members can be advanced through study. Teachers under contract for the 1948-1949 school year were encouraged to enroll in a variety of training programs, and as further inducement, some of the expenses were paid by the school department. Opportunities for study were provided in

1. An extension course in "Mental Hygiene" conducted by Dr. Anna Philbrook, State Psychiatrist, in the Tilton-Northfield High School from 4:00-6:00 p.m. each Monday afternoon from February to May 1948.

2. Columbia University's Intersession on "Science of the Environment" at Plymouth Teachers' College between June 14 and July 2, 1948. From Gilford, Mr. James H. Armstrong, Mrs. Agnes H. Moulton, and Mrs. Eleanor S. Ouellet attended for two weeks each. This has resulted in a study outline for all elementary teachers in science.

3. Summer session attendance at New England colleges was encouraged. Mrs. Agnes H. Moulton attended a six-week session at the Plymouth Teachers' College.

4. On September 7 and 8, 1948, a two-day in-service training session on "Group Planning" was conducted in the gymnasium of the Tilton-Northfield High School, and was attended by all Gilford teachers.

5. The Southern Winnepesaukee Teachers Association holds bi-monthly meetings. At the meeting on November 3, 1948, in Gilford Grade School, there was a demonstration of a tape recorder and its use in Lan-

guage Arts. A tape recorder has been purchased and is being used in the supervisory union.

6. During the fall semester of Plymouth Teachers' College, an extension course in Language Arts is being taught by Asst. Prof. Marion K. Seavey each Monday afternoon, 4:00-6:00 p.m., Tilton-Northfield High School. Experts from Dartmouth College and Boston University lecture and demonstrate to supplement Prof. Seavey's lessons.

7. Boston University has conducted a first-semester course on School and Community Relations in Concord each Thursday afternoon in the fall of 1948, taught by Dr. Worcester Warren.

8. The University of New Hampshire's English Department furnishes Mr. John Baird as instructor for a second-semester course in "Speech for Teachers". Twenty-two sessions are to be held from January to May 1949, 4:00-6:00 p.m. Eleven sessions will be held in the Laconia High School and the other eleven at the Tilton-Northfield High School.

9. Miss Helen E. Martin of North Stratford, N. H. recognized as a person of superior teaching qualities, was secured on a part-time basis to work with teachers in visual education, social studies, science, and language arts. Vocal music instruction continues under Miss Vogel's direction. In the near future, boys and girls may secure broader cultural experiences and training through the employment of part-time teachers of instrumental music, drawing, physical education and hand-writing.

Regional Planning

The Gilford teachers have been active in the Southern Winnepesaukee Teachers Association, embracing the personnel in Tilton-Northfield Supervisory Union No. 59. On April 28, 1948, the teachers attended a late

afternoon and early evening meeting at the Tilton-Northfield High School. The theme of the program was: "Thinking Together on Regional Planning for the Lakes Region of New Hampshire". At this meeting, a series of short talks were given by experts of the New Hampshire Education Department emphasizing three important changes or developments which may effect New Hampshire education within the next two, five, or ten years. The trend in New Hampshire is towards the establishment of regional schools in which can be provided the educational offerings essential to the training of boys and girls in this complex age, modern plants to provide facilities for a good health and play program, opportunities for instruction through films, pictures and slides, and work experiences to prepare young men and women to earn a living. In the regional units, buildings and grounds can be spacious, rooms large, and school program expanded.

At the April 28th meeting, Dr. Gertrude M. Lewis, Supervisor of Elementary Education, spoke on "Elementary School Studies in the Immediate Future". Mr. Russell H. Leavitt, Chief of the Division of Instruction, suggested "Practices in High School Subject Offerings", and Miss Grace E. Felker, Director of Physical Education, explained "The Physical Education Program for Boys and Girls of All Ages".

Supper was served in the high school cafeteria, followed by one of the scheduled business meetings of the Southern Winnepesaukee Teachers Association.

In the evening, Mr. Walter M. May, State Director of Vocational Education, spoke on "Utilizing the Facilities in the Laconia Area Vocational School". Mr. John D. Langmuir, Executive Secretary of the New Hampshire Taxpayers Federation, explained "The Public's

Growing Interest and Stake in Education". Mr. C. Maurice Gray, Superintendent of Schools in Bristol, discussed "Educational Planning on a Regional Basis".

In the morning of April 28th, superintendents in the Lakes Region met to hear Mr. Rhoden B. Eddy of Laconia describe "High School Offerings to Serve the Area Community". Dr. William W. Smith of Gilford, University of New Hampshire Extension Horticulturist, outlined "Agricultural Ventures of Interest to Central New Hampshire Young People". Mr. William A. Mahoney, Personnel Director of Scott and Williams, listed "Job Opportunities in Industry in the Lakes Region". Mr. Reid O. Besserer, Central New Hampshire Y.M.C.A. Secretary spoke on "Summer Jobs in Recreational Enterprises". Mr. Edward J. Gallagher, Editor, Laconia Evening Citizen and member of the State Planning and Development Commission, described "Regional Development of Central New Hampshire". Finally, Mr. Donald F. Piper, then Director of Youth Services, State Board of Education, told of possibilities in a junior college plan for youthful commuters.

"Science of the Environment" Course

Arrangements were made with Columbia University for our teachers to attend a portion of the Inter-session Field Course in Science conducted on the campus of the Plymouth Teachers' College by professors from Columbia and visiting professors from other colleges and universities. This course was taught for four weeks in June and early July 1948. Gilford Grade School teachers were asked to enroll for two weeks so that there could be improvement in the teaching of science among elementary pupils. As an incentive to undertake this course, expenses were paid in exchange for time, effort, and travel.

Mr. Armstrong, Mrs. Moulton, and Mrs. Ouellet were able to attend and have contributed sections to the tentative course of study in Elementary Science which is being written by teachers in this supervisory union. An 80-page report will be issued for trial and constructive criticism and revision early in January 1949.

Visual Education

Pictures form a sort of universal language. Pupils learn much more rapidly through picture study than through textbook readings. Greater emphasis in instruction is being placed on the use of visual aids to learning. One of these means is motion pictures. Films are being shown with a Victor Machine donated by the P.T.A. We are very grateful to the P.T.A. for this gift.

P.T.A.

The Gilford P.T.A. has taken a very active part in providing for the needs of youngsters enrolled in the Gilford Grade School. It has sponsored noon meals for some. Its members have contributed vegetables and other foods to the lunch program. Others have worked to earn money for purchase of visual education equipment. Many have shown an increasing interest in the welfare of boys and girls, and in the educational programs designed for their advancement. The Gilford Outing Club is one example of a group of residents with concern for the recreational phase of community and school life. Youngsters benefit through skiing lessons in the winter months as well as outdoor activities in the summer time, all promoted by members of the Outing Club.

Through the efforts, resources, talents, and interests of adults, Gilford became increasingly important as a community in which boys and girls can grow up under the healthful benefits of life in the open country and, at the same time, with some of the advantages of associations in a small city.

CONCLUSION

The Gilford Grade School is maintained as a place for children to learn to live and to work together. The questions asked at the beginning of this report are worthy of re-emphasis in closing the report:

1. What facilities do we need to house the prospective influx of pupils?
2. What are the elements of a modern elementary school program?
3. How can we procure teachers to conduct a modern school program in the "atomic age"?

In concluding this ninth annual report, I wish to express again my deep appreciation to members of the school board for their critical questions, constructive suggestions, unfailing support, and unselfish service; to the teachers for their willingness to venture into the study and trial of better teaching techniques and materials, for their participation in teachers' meetings and study courses, and for their industry and enthusiasm; to the parents for their interest in the work of the school, and for their contributions to the school program through the P.T.A.; and to all others who in diverse ways have made educational progress possible for large numbers of boys and girls.

Respectfully submitted,
DONALD P. MATTOON.

Births Registered in the Town of Gilford for the Year Ending December 31, 1948

Date of Birth	Name of Child [if any]	Sex & Condition			Name of Father	Maiden Name of Mother	Color	Residence of Parents	Occupation of Father	Birthplace of Father	Birthplace of Mother
		Sex	Living or Stillborn	No. of child 1st, 2d, etc							
1948											
Jan	7 Dianne	fe		2	Maynard Libby	Lillian B. Way	All White	Gilford	Instructor	Gorham	Meredith
	10 Tracey Peter	m		1	Francis A. Clinton	Jane A. Ely		"	Tool Maker	Concord	Manhattan, NY
Feb	11 Nancy Jean	fe		4	Alward K. Allen	Dorothy M. Nedean		"	Laborer	Laconia	Lincoln
	18 Paul Francis	m		1	Frank P. DeBartlo	Sally A. Wileski		"	Gas Station	Italy	Meriden, Conn
Mar	9 Donna Mae	fe		2	George E. Hawkins	Verna L. Annis		"	Machin Opr	Gilford	Laconia
	9 Mary Margaret	fe		1	James T. Mann, Jr	Catherine M. Gandy		"	Asst Fore m	Albany, Ga	Florence, SC
	12 John Prescott	m		1	Daniel B. Rogers	Beatrice Noyes		"	Farmer	New Britain, Con	Pembroke
	16 Sandra Jean	fe		1	Robert H. Roux	Theresa A. Breanier		"	Carpenter	Laconia	Northfield
	20 Lloyd Emile	m		4	Emile E. Decato	Madeline L. Dyor		"	Tester	Canaan	Atkinson, Me
Apr	9 Virginia Gertrude	fe		3	Clifton L. Moore	Helen M. Elliott		"	Printer	Laconia	Laconia
	13 Douglas Arnold	m		1	Friedrich K. M. Raabe	Mildred E. Schneider		"	Truck Drivr	Germany	New York City
May	11 Richard Alfred	m	Living	2	Emile A. Leroux	Elizabeth J. Durgin		"	Farmer	Gilford	Laconia
	11 Sharon Leah	fe		4	Raymond MacDonald Jr	Inez P. Dupont		"	Laborer	Laconia	Belmont
	12 Mary Elizabeth	fe		1	Carl F. Richardson	Leah M. Levasseur		"	Painter	Hyde Park, Mass	"
	12 Emily Louise	fe		1	Stewart E. Vincent	Sylvia R. Weston		"	Farmer	New York City	Peterborough
	20 Carol Janet	fe		1	Calvin C. Batchelder	Emily F. Collins		"	"	E. Dedham, Mass	Unionville, Conn
	20 Charles Norman, Jr	m		3	Roger M. Lindsay	Mary M. Melkie		"	Carpenter	Plymouth	Torrvharn Scotland
	22 James Stanley	m		2	Charles N. West	Eleanor M. Hibbard		"	Painter	Woodsville	Sugar Hill
	26 Jane Louise	fe		3	Robert E. Brace	Laura L. Richards		"	Machinist	Meredith	Fairlee, Vt
June	29 Linda Janet	fe	Living	2	Francis J. Stucker	Jean M. Morrison		"	Stock Man	Northfield	Northfield
July	10 Maureen Jane	fe		3	Luther W. Jackson	Marian M. Collins		"	Tester	Wilmington, Del	Laconia
	19 Joyce Belle	fe		2	Francis G. O'Connell	Kathleen C. Davidson		"	Machinist	Cur Hatchie, Ga	Woodsville
	23 Kathleen Florence	fe		1	Everett R. Hatchelder	Parbara F. Files		"	Assembler	Monroe Brdg, Mass	Cambridge, Mass
Aug	6 April Mary	fe		1	Richard F. Kimball	Lula A. Davis		"	Salesman	Alton	Gilford
				2	Nelson B. Page	Florence Lajeunesse		"	Iceman	Franklin	Sherbrooke, Can
						Doris C. LeMay		"	Lumberman	Gilford	Lawrence, Mass

Aug	23	Elaine Mary Joyce	fe	1	Robert H. Fuller	Hazel M. Maxim	White	Gilford	Inspector	Hardwick, Vt.	Middleboro, Mass
	28	Sandra Evelyn	fe	3	Alexander J. Paquin	Dorothy E. Blake		"	Carpenter	Newport, Vt	Antrim
	28	Gregory Bruce	m	1	Maurice A. Lemay	Dolores B. Ellsworth		"	Mechanic	Laconia	Laconia
Sept	9	Helen Edith	fe	2	George L. Bushey	Helen E. Winslow		"	Carpenter	Lakeport	Union
Oct	6	Dwight Elliott	m	1	Gardner P. Smith	Hortensia A. Robinson		"	Farmer	Gilford	Boston, Mass
	22	Carl James	m	3	Alfred J. Nachbaur	Dorothy L. Verm		"	Hotel Mgr	New York	Laconia
Nov	6	Arnold	m	11	Henry Camire	Rose Valliere		"	Lumberm'n	Canada	Laconia

Marriages Registered in the Town of Gilford for the Year Ending December 31, 1948

Date of Marriage	Name and Surname of Groom and Bride	Residence of Each at time of Marriage	Age	Color	Occupation	Place of Birth	Names of Parents	Birthplace of Parents	By Whom Married
Jan 1	Benjamin L. Frohock	Gilford	64	Elevator Opr	Gilford	Thomas C. Frohock Lillian F. Flanders	Gilford	Frank P. Fletcher Clergyman	Laconia
	Cora L. Flanders	Lakeport	53	At Home	Sanbornton	Hazen I. Merrill Addie C. Staples	Laconia		
18	Robert E. Steele	Gilford	21	Laborer	Gilford	D. Lester Steele Mabel E. Willard	W. Thornton Belmont	Rev. Leonard P. Edwards Minister	Pittsfield
	Louise M. Smith	Gilmanton	17	At Home	Gilmanton	Charles L. Smith Hattie M. Stockbridge	Gilmanton		
24	Francis J. Blais	Laconia	26	Steward	Laconia	Gideon J. Blais Katherine A. Eagan	Fabyans Laconia	Rev. John W. Sliney R. C. Clergyman	Laconia
	Mary L. Ellsworth	Gilford	20	Telephone Op'r	"	Ralph G. Ellsworth Mary L. Bagley	Gilmanton Canterbury		
Feb 14	Robert E. Page	"	34	Agent	Manchester	Ralph M. Page Lula M. Northrup	Manchester	Lorraine E. Royce Justice of the Peace	Gilford
	Fredda B. Durgin	"	40	Clerk	Gilford	George O. Morrill Minnie P. Morrill	Quebec Gilford		
21	Maurice A. Lemay	Laconia	20	Mechanic	Laconia	Arthur J. Lemay Leona A. Corriveau	Quebec Victoriaville, Que.	Rev. Leo G. McCarthy Roman Catholic Priest	Laconia
	Dolores B. Ellsworth	Gilford	18	Telephone Opr	"	Ralph G. Ellsworth Mary L. Bagley	Gilmanton Canterbury		
Mar 27	Edward H. Peters	"	22	Farmer	Gilford	W. Lyman Peters Bertha V. Sells	Providence, RI Kingsley Falls, Can.	Rev. Paul V. Hostetter Presb. Clergyman	Gilford
	Theresa Huard	Manchester	21	Nurse	Manchester	Oscar Huard Eva Laffort	Manchester Austria		
June 19	Arthur E. Rand	Melrose, Mass	25	Draftsman	Melrose, Mass	Roger G. Rand Mabel L. Furber	Andover, O Greene, Me	Robert Henry Holmes Minister	Laconia
	Jeanne E. Hixon	"	20	Teacher	Boston, Mass	Thomas Hixon Rachel E. Herbert	Chelsea, Mass		
July 8	Norman S. Fecteau	Laconia	21	Shoe Worker	Laconia	Leon J. Fecteau Rose Dickson	Laconia	Paul A. McDonough Roman Catholic Priest	Lakeport
	Marion K. DeHart	Gilford	16	Needle Shop Wkr	Gilford	Louis A. DeHart Florence C. Dockus	Rutland, Vt Canada		
Aug. 28	Clayton C. Erskine	Portland, Me	29	Clerk	Portland, Me	Parker C. Erskine Julia M. Anderson	Portland, Me Island Pond, Vt.	Paul V. Hostetter Presb. Clergyman	Gilford
	Marion L. Bartlett	"	22	Weighter	Naples, Me	Frank R. Bartlett Mary A. Compton	Arlington, Mass Portland, Me		

Sept 11	Roland H. Bolduc	Gilford	25	Farmer	Lakeport	Charles H. Bolduc Ora M. Theberge Edward A. Campbell Lucille Lestage Archie E. Williams Bonethia Owens William H. Baker Nora Clements Clifton E. Annis Alta V. Norton Harold I. Wilkinson Margaret Bacon	Canada Laconia Bedford, PQ New Bedford, Mass Buffalo, NY Dayton, Wash Vermont	Rev. Paul A. McDonough Roman Catholic Priest Lakeport
	Therese D. Campbell	Laconia	19	Needle shop	New Bedford, Mass			
12	Roy M. Williams	Lakeport	22	Truck Driver	Dayton, Wash			Paul V. Hostetter Presb. Clergyman Gilford
	Patricia N. Baker	Gilford	21	Waitress	Mercedith			
Oct 17	James M. Annis	Lakeport	20	Coast Guard	Laconia			Rev. Paul V. Hostetter Presb. Clergyman Gilford
	Barbara P. Wilkinson	Gilford	20	Clerk	"			
Nov 4	Brownlow L. Thompson	"	40	Social Worker	Osceola, Iowa			A. Brownlow Thompson Methodist Minister Bristol
	Dorothea C. Martin	"	37	Adm Officer	Denver, Col			
6	Carl L. Blake	Loudon	22	Farmer	Laconia			Oscar M. Polhemus Minister Weirs
	Rita M. Murphy	Gilford	23	Bookkeeper	"			
11	Joseph C. Minnon, Jr.	Laconia	24	Serviceman	Lakeport			Paul A. McDonough Roman Catholic Priest Lakeport
	Jean E. Kimball	Gilford	17	Clerk	Milton			

Deaths Registered in the Town of Gilford for the Year Ending December 31, 1948

Date of Death	Name and Surname of Deceased	Age			Place of Birth	Sex	Color	Single, Married, Widowed	Occupation	Name of Father	Maiden Name of Mother	Place of Birth	
		Years	Months	Days								Father	Mother
1948													
Mar 13	Kathryn M. Olsen	0	10	6	Laconia	fe		s		Herman E. Olsen	Eva M. Covey	Laconia	Laconia
Apr 2	Augustus W. Russell	83	4	7	Lincoln	m		m	Carpenter	Stephen Russell	Emice Hanson	Lincoln	Lincoln
Apr 30	David Gonyer	84	11	14	Canada	m		m	Stone Mason	Ovide Gonyer	Mary Filion	Canada	Canada
May 21	Alice F. Elliott	59	7	22	Sandwich	fe		m	Housewife	John Severance	Helen Mills	Sandwich	Postawen
June 16	Walter A. Tate	65	1	13	Moultonboro	m	White	m	School Custodian	James G. Tate	Mary E. Bryant	Moultonboro	Moultonboro
26	Dora R. G. Daniels	78	3	21	Tilton	fe		w	Hosiery mill	Dow D. Griffin	Susan Griffin	Meredith	Tilton
July 20	Paul E. Haskell	58	8	15	Lowell, Mass	m	All White	m	Carpenter	Eugene M. Haskell	Martha J. Fogg	N. Conway	Claremont
Sept 23	Bertie E. Powers	63	3	13	Lynn, Mass	m		m	In Mechanic	William Powers	Alma A. Waite	Lynn, Mass	Lynn, Mass
Dec 26	Mary T. Kirk	73	10	14	New Hampton	fe		m	Housewife	Noah Ward	Jane Smith	New Hampton	Canada

Bodies Brought to Gilford for Burial

Date of Death	Name and Surname of Deceased And Place of Death	Age			Place of Birth	Sex	Color	Single, Married, Widowed	Occupation	Name of Father	Maiden Name of Mother	Place of Birth	
		Years	Months	Days								Father	Mother
1948													
Jan 13	Lillian W. Hyatt	70	0	3		fe							
Apr 23	Annie M. Dockendorff	65				fe							
May 30	Cora J. Potter	88	7	14	Gilford	fe		s	At Home	William M. Potter	Margaret Buchanan	Gilford	Ryeate, Vt.
July 21	Ora A. Hoyt	83	0	7	"	fe		w	At Home	Jacob Blaisdell	Anne Munsey	"	Gilford
Aug 17	Thomas T. Weekes	66	2	14	"	m		m	Salesman	Austin B. Weekes	Nellie Dodge	"	New Hampshire
Nov 29	Alice L. Patten	54	8	10		fe							
Dec 14	Charles L. Dockham	72	7	12	Lowell	m			Laborer	Alonzo Dockham	Clara Bean	Lowell, Mass	Boston, Mass

